

THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
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More Than a Million a Week Circulation

The Saturday Evening Post's New Home

In a few weeks work will be commenced on the magnificent Colonial structure which is to be the future home of THE SATURDAY EVENING POST

FOR ten years The Curtis Publishing Company has been gradually acquiring properties in the vicinity of Walnut and Sixth Streets, Philadelphia, until it now owns the entire city square bounded by Walnut, Sixth, Sansom and Seventh Streets, a superb building site comprising thirty-six small estates. In all America there is no region more hallowed by historical associations. To the south, across Walnut Street, lies Washington Square, a pleasant, shaded park that is the last resting-place of two thousand Continental patriots who fell in the Revolution. East of Sixth Street is Independence Square, flanked by Independence Hall, the beautiful Georgian edifice in which the Declaration of Independence was signed, and which is still the home of the old Liberty Bell. Near by lived Benjamin Franklin, and within a stone's throw sat the first Supreme Court of the United States.

The problem of housing under one roof a large modern publication building and a vast printing plant and, at the same time, of building a structure which should harmonize with the severe Georgian lines of Independence Hall, and its other Eighteenth Century neighbors, was no easy problem. Countless obstacles presented themselves, and it has required many months of study to surmount them and to produce drawings of a building which meets every exaction of architectural beauty and utility.

Nine stories in height, the new structure will be pure Colonial, of the Georgian period. Simplicity of line and color are the keynote. The principal facade, overlooking Independence Square, will be of dark red brick and white marble. The main entrance, with its noble portico of Composite columns, in pairs, was suggested by the colonnade to the Kings Entrance to Hampton Court Palace, one of the stately masterpieces of Sir Christopher Wren.

Perhaps the most noteworthy feature of the building is its tangible exemplification of The Curtis Publishing Company's continual care for the health and comfort of its employees. Heating, lighting and ventilating arrangements summarize the most recent advances in these respective fields. A series of dining-rooms on the ninth floor will be provided with modern sanitary kitchen service. The largest of these dining-rooms, which are to be for the sole use of employees of the Company, will accommodate 600 persons. On the roof will be a large glass-enclosed recreation-room with an out-of-door promenade along the parapet of the south wall. Rest rooms, a Boys' Club room, two emergency hospitals, locker-rooms, distilled drinking water and shower baths will also contribute greatly to the comfort of the occupants of the building.

As the operations of the Company naturally fall into the two great divisions of manufacturing and publishing, the two departments will occupy the equivalent of two independent fireproof structures. Though the exterior shows no break, a novel feature of the construction—a fireproof zone, aptly termed "the convenience belt"—will separate the two buildings. Within this narrow "convenience belt" will be grouped the fire-escapes, elevators, toilet rooms, stairways, airshafts, water-pipes and electric conduits. The advantages of this arrangement, in leaving the working spaces free for adaptation to all future needs, are obvious. In the power house, of capacity to contain boilers, engines and dynamos of 5000 horse-power, the plant will generate its own heat, light and power. In the printing plant each piece of machinery will have its own direct-connected motor, thus doing away with all shafting and other antiquated means of power transmission.

Though Philadelphia is the birthplace of Mr. Edwin A. Abbey, one of the most celebrated of living mural painters, it has remained for The Curtis Publishing Company to secure to the city its first example of Mr. Abbey's work. As soon as one enters the new building his gaze will fall on Mr. Abbey's great wall painting, "The Grove of Academe." This noble allegorical composition will fill a great panel thirteen by forty-eight feet, opposite the main entrance. The central figure is that of Plato, the Philosopher. About him will be grouped his disciples and followers, and, in the background, the children and their attendants, who frequented the shaded depths of the ancient wood. In treatment, the painting is flat and decorative and less full-toned than some of the artist's other works. This panel will be without a parallel except for the one in the Sorbonne, in Paris, painted by Puvis de Chavannes.

Turning from the great Abbey painting and looking about, one will find himself in a splendid lobby about fifty feet square, dignified and quiet in design, conceived to enhance in every detail the treasure it houses. The white ceiling will be coved. The walls and columns will be of exquisite white marble from the ancient Attic quarries of Mount Pentelicus, the self-same quarries that yielded the stones of the Parthenon and the other temples of the Acropolis.

Messrs. Frank C. Roberts & Co. and Edgar V. Seeler, of Philadelphia, have been retained as the engineers and architects for the buildings.

The notable success achieved by these gentlemen in their joint work in the design of office and newspaper buildings is an assurance that the new home of the magazine will be the most complete structure of its kind in the world.



The Saturday Evening Post's New Home, Overlooking Independence Square, Philadelphia,
On Which Work Will be Commenced in a Few Weeks

COMING FICTION

Following Jacques Futrelle's serial, *The King of Diamonds* (which will be concluded in a fortnight), we will begin the publication of a three-part mystery story, by Henry Milner Rideout, entitled *The Twisted Foot*. It is a story of murder and mystery and the pursuit of a girl.

Richard Harding Davis

The sailor man explained that "the most important member of a ship's company on a submarine doesn't draw any pay at all and has no rating. He is a mouse—a white mouse with pink eyes." Whereupon Roddy Forrester (famous at Yale as a pitcher), Peter de Peyster (of one of our ancient "poltroon" families), the "Orchid Hunter" (he was not really an orchid hunter, but on his journeys around the globe he had become so ashamed of telling people he had no other business than to spend his father's money that he had decided to say he was collecting orchids), and the sailor man organized the Society of the Order of White Mice.

And just to show how small the world is, the voices of The White Mice carried across the Pacific; and an old man in his cell, tossing and shivering with fever, smiled and sank to sleep; for in his dreams he had heard the scampering feet of The White Mice, and he had seen the gates of his prison-cell roll open.

The adventures of The White Mice will run through six numbers of this magazine, and they make one of the best stories that Richard Harding Davis has written in years.

Owen Wister

Mr. Wister's short stories do not come along as frequently as his thousands of admirers would wish. But when one comes it is worth waiting for. *Extra Dry* is a case in point. The kind of a story worth waiting for. It narrates an early experience of Scipio Le Moyne (the same old Scipio of *The Virginian*); and it shows what an important part the elusive pea under the shell played in Scipio's real career. It will appear in an early number.

Robert W. Chambers

It was Drusilla's father who stormed at young Mr. Yates and asked him "why the deuce you come and blush all over my lawn?" It was young Mr. Yates who was so self-sacrificing that he guided Drusilla's hand to show her how to sketch. And it was Drusilla's Pa-pah who rowed somebody's maid around the bay, singing: "I der-reame that I dwelt in ma-arble h-a-l-l-s —" And all because of the Green Mouse Society, Limited, and a few wireless, psychical currents that went astray. *Drusilla and Pa-pah* will be published shortly, and it will be followed by another of Mr. Chambers' stories called *Soul and Body*.

George Randolph Chester

Mr. Chester's story in this issue, *Spoiling the Egyptians*, leaves young Wallingford with sufficient coin to make him an object of tender regard to Short-Card Larry, Badger Bill and some others of the confidence gang. How they plucked young Wallingford to the last two-dollar bill, and how Wallingford invented and successfully operated his patent whipsaw, will be told in another of Mr. Chester's inimitable stories. It is called *Whipsawed*, and we will publish it early in January.

Holman F. Day

It's going some to arrest every last mother's son of your neighbors and lodge them in the county jail, to be fed at the county's expense. And it happened through an innocent train conversation that dealt with railroads and lobbies, overheard by Pilsbury Nute, who found a way to keep the town from swallowing its tail any further. The story is entitled *The Town that Went Broke*, and it is different from any story you ever read before.

Will Payne

Four million dollars in gold had been stolen from the vaults over night; seven tons of metal. The thieves had left such an open trail that the President of the bank had been able to locate the gold in a neighboring sub-cellars, and by the next night had all the bags, with seals intact, back in the bank vaults. Then the panic followed and the bank weathered the storm because its gold reserve was unimpaired. It turned out later, however, that the recovered bags were filled

with lead and iron washers—all of which has considerable bearing on our fiscal system and the thing we call confidence. It is a rattling good mystery story—a story of Wall Street and gold and detectives and political economists. *The Gold Conspiracy* it is titled, and it will appear soon in two parts.

Charles Belmont Davis

The Most Famous Woman in New York is the story of the Shirtwaist Girl. Why she wished to be famous and how she acquired fame are disclosed in one of the most satisfying short stories that has come into this office for a long time.

Myra Kelly

In "*Cherchez la Femme*" you will enjoy a breezy bit of pure comedy, in which figure a lost bride, a distracted groom and a rich, but suspicious uncle.

Will Irwin

The Confessions of a Con. Man read like fiction, but they are fact. The ex-confidence man has reformed, for reasons which are not ethical and which he explains frankly. He is living and is engaged in a legitimate commercial enterprise. The story of his life as a con. man he has told Mr. Irwin, who has written it in five papers for this magazine. It is the most amazing document that has been published in many years.

Elmore Elliott Peake

In *The Sacrifice at Potter's Fold* and *The Sage of Little Thunder* Mr. Peake has written two charming stories of the Great Smokies. Poppy Flint, aged ninety-one, a militant parson, is one of the most lovable characters you have met in many moons.

H. B. Marriott Watson

Romance at Random is the serial title of a group of short stories that narrate the adventures of the young, rich and unconventional Lord de Lys, in search of a new sensation—which he invariably gets.

Emerson Hough

In this whimsical story of a disappointed man and a penitent poet the poet stakes, at a turn of the card, his slender book of poems against the other man's mansion—and wins. *The Open Road* is quite a different bit of fiction from any you ever read. A fanciful story, pulsating with poetry and romance and philosophy.

Henry M. Hyde

The Serpent in Eden satirizes modern business life and shows that a little politics is a dangerous thing, even in Eden, where the people are cultured, refined and well-to-do, respectable church-going folks. No saloons, little of the low-class, floating laboring vote; no corrupt, grasping bosses and machines of the old parties. Yet—but read John Rankin's troubles as an alderman in Eden.

Kicked Into Millions is another story by Mr. Hyde, showing how many fortunes have been made through blind chance.

George Frederic Stratton

The Net and the Quarry is a series of four short stories that develop the curious career of a business man with brains and a conscience.

George Pattullo

Mr. Pattullo's name is new to many of our readers. He is a new writer—a product of the out-of-doors West. Those who read his "Blackie: A Story of a Night Horse," which appeared in our columns last summer, will be glad to know that we shall shortly publish three stories of the plains written by Mr. Pattullo. *The Nester Parson*, *Frenchy* and *In the Shadows* fix Mr. Pattullo's place in contemporary fiction.

THE SATURDAY EVENING POST

What More Do You Want That You Don't Get in This Car—Price \$1500?

If you ever owned a car you can appreciate this Mitchell 30 at \$1500. It's not hard to convince an "automobile-wise" man that in this car you get a greater value than in any other car at even a greater price.

And if you are now "investigating the automobile market" for the first time read this advertisement.

It will show you that \$1500 is all you need pay for a car that will fill every requirement you have for a five-passenger automobile and incidentally save you from \$500 to \$2000.

This Mitchell 30 is not a sensation.

Sensations cease to be sensations when they become practical everyday happenings.

The Mitchell is not the result of a new discovery that a "good" automobile can "probably" be made to sell at \$1500. The Mitchell is a development—not a discovery—of eight years automobile building.

It has always been a low price high-quality car.

Therefore the Mitchell 30 will not be found to be weak or constructionly wrong before the season is over, necessitating a change in either design or material.

There won't be any necessity to rebuild the Mitchell motor because of insufficient crank shaft bearings, too small valve openings, not sufficient cooling surface or for any other reason.

The Mitchell 30 motor has been in use on thousands of cars—all Mitchells—for four years.

There is no longer any need for experimenting.

Can you trust the theoretical, but undemonstrated idea of even the greatest gas engine builder?

Your money goes into the car. You are the one to be inconvenienced by a broken crank shaft because there were only two bearings instead of five as on the Mitchell.

Good designers must experiment before they arrive at perfection. We did that years ago. We began making low-price automobiles when we started. Eight years experimenting are back of the Mitchell. You won't have to experiment for us. It's impossible to say what might happen if you drove a theoretically-right car that has not shown its worth on the road.

No one knows what an automobile will do until it's tried.

We drove a car 10,000 miles before we discovered that the gas-pipe torsion rods used on most cars, regardless of price, should be replaced by solid steel.

We merely mention the experience with the torsion rod to show that no one knows what weakness will develop in road work. A broken torsion rod might be unpleasant—even dangerous, but unless the break happened while running fast it wouldn't be so bad.

But there are likely to be weaknesses in other parts of the unproven, untried car that the designer has not anticipated.

Suppose it's one of those two-bearing, crank shaft engines, the kind that works all right when the power is gradually applied.

Such an engine was never built with an idea of taking hills on "high."

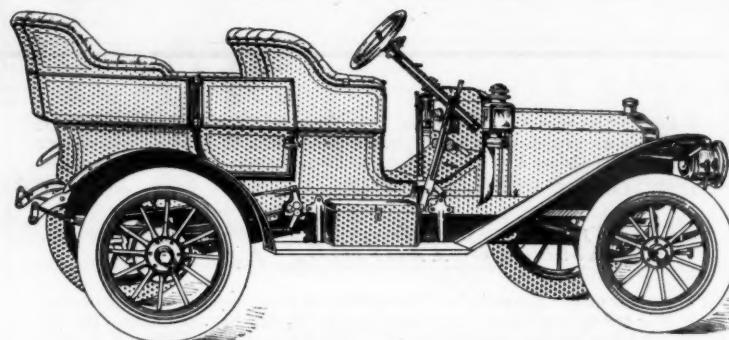
You might start the hill, but a two-bearing crank shaft might snap. It takes time and costs a lot to fix a crank shaft.

Other makers are experimenting upon nearly all parts of their cars for they are now in their first year of experience in the building of low-priced cars.

You probably know a Mitchell owner. There are 8000 of them.

They are our demonstrators. They know more about Mitchell cars than our agents. Ask an owner to tell you about the Mitchell. Then you'll know.

That's better than what any maker thinks about his car.



Here Are a Few of the Details

Take one example of the difference between the proven Mitchell and any other car.

The best motor car theory is that the water pump should be driven at half the speed of the engine.

We made Mitchell water pumps that way at first—eight years ago.

But when the Mitchell got in common use on the deserts of Nevada, there was trouble with hot cylinders.

On those boiling desert sands, where the water heats while the car is standing still, it takes more to cool a car than it does on the boulevards of Chicago.

So we made a radical change from the "best motor car practice"—we forsook the kind of knowledge on which "paper" cars are built—and we doubled the speed of the water pump.

Since we geared the water pumps to go at full engine speed, there has been no more trouble with heated cylinders—even on the hottest days and in the deepest sands that the deserts of Nevada know.

And the result is that there are only two cars which today are in common, successful use on those desert sands—one a car that costs more than three times the Mitchell price—the other, of course, the Mitchell.

You may not want a car for desert riding. You may not want a car for mountain climbing. But you can be sure of a car when it stands such tests as these.

And as with the water pump and the crank shaft, so with the transmission, so with the clutch, so with the rear axle, so with the lubrication, so with the brakes, so with every part of the Mitchell car.

In the Mitchell you will find perfections, refinements, superiorities of the kind that come only with experience—perfections, refinements, superiorities that no "paper" car, no matter how skilled its maker, can possibly have.

But if the makers of other cars knew all these vital things which eight years of experience in building low-priced cars have taught us—they would not, even then, make so good a car as the Mitchell at \$1500.

The cost of making the special dies and tools, alone, would prohibit it.

If we had to begin at the beginning, as they do, this new Mitchell 30 would cost you \$1000 more.

It is only because our dies, special tools and initial expenses were paid for and charged off, years ago, that we can give so good a car for so small a price.

The \$1500 you pay for a Mitchell 30 goes not into dies and special tools—it goes into material, workmanship, testing—it goes into the car you get.

* * *

It is not enough for us to know that our design is right, that our material is perfect, that our workmanship is of the best.

We must know that the particular car you buy is right.

So we test it as though we were making a car a year, instead of fifteen cars a day.

We test it on the roughest roads of eastern Wisconsin—we give it actual road punishment of from 100 to 250 miles—over hills—through sand—on straight stretches—the kind of a test you would give it if you were testing it yourself.

* * *

Compare this four-cylinder, five-passenger \$1500 Mitchell with any car—with the best American cars, no matter what their cost or pretensions.

You will not find in any of them more vanadium and nickel steel. You will not find more perfect engines. You will not find a proven superiority which this \$1500 Mitchell lacks.

This \$1500 Mitchell is an imposing looking car.

It has a wheel base of 105 inches. The body is wholly of metal. The upholstering is luxurious. The wheels are big—32 inches—fitted with detachable rims and four-inch tires.

The engine is housed under a big, handsome hood. The four cylinders are cast separately, as the best engines always are. 30 horse-power.

Aluminum castings are employed wherever possible—only we go to the trouble and expense of strengthening them with bronze where there is wear and strain.

There are two complete ignition systems—the magneto, geared direct to the engine, and a regular battery system.

The lubricating system is the best that we have found in eight years of experience—certain in operation—economical in oil.

The transmission is of the selective sliding gear type—as in \$5000 to \$7000 cars.

The battery and tool boxes, made of baked enamel steel, are furnished without extra expense to you.

The tonneau is detachable—and you have your choice of either tonneau, surrey body, rumble seat roadster, or runabout deck at the \$1500 price.

Complete specifications and photographs of the working parts will be gladly sent.

Don't buy any car till you know all about this wonderful \$1500 Mitchell 30. Please use the coupon.

**Mitchell Motor Car Co., Racine, Wis.
Standard Manufacturers, A.M.C.M.A.**

You may send me a detailed description of your new \$1500 Mitchell 30.

Name _____

Address _____

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THE GREAT TARIFF LIE

By WILL PAYNE

ILLUSTRATED BY J. J. GOULD

WHEN it comes to revising the tariff one fact especially should be kept in mind—namely, that the present tariff rests upon lies. The popular arguments in support of it simply are not true—however admirable otherwise:

We had a moderate tariff when we had infant industries. For twenty years before the Civil War the duty on dutiable imports averaged around 25 per cent. Since the Civil War we have never had anything but high protection. The lowest average duty on dutiable imports in any year was over 38 per cent. In only three years has the duty ever fallen below 40 per cent.; and it has been as high as 52 per cent.

During these forty-three years of high protection, with the duty never under 38 per cent., the country has usually been prosperous; so they say high protection makes prosperity—in short, that we have been taxing ourselves rich. But the country has also enjoyed three important panics and at least two prolonged periods of great industrial depression. The last panic, the effects of which have not yet passed away, happened when the duty was over 42 per cent.

But the great tariff falsehood, after all, is that high duties are for the benefit of workmen, who would otherwise be ruined by competition

with the pauper labor of Europe. It is doubtful if the political annals of mankind contain a bolder, bulkier, more altitudinous lie than this.

We have, it is true, high duties and high wages. But England has the highest wage scale in Europe, and free trade; therefore, free trade makes high wages. Or, Russia has very high duties—higher even than ours—and about the lowest wage scale in Europe; therefore, high duties make low wages. Either of those arguments is as sound as the protectionist argument that our tariff benefits labor. Men who have studied the subject scientifically, without prejudice, know that the tariff does not benefit labor, and have said so. Big protected manufacturers know it, too, but have mostly omitted to say so. And labor itself knows it.

High duties cannot protect American labor, for there is little doubt that it is already the cheapest labor in the world—not the lowest-priced, but the cheapest when measured against its output, giving, for dollar in wages, a greater product than any other. This is in part due to the character of the workmen, but more to the fact that machinery is used in American production to a greater extent and to better advantage than elsewhere.

We all hear of some great labor-saving inventions—the cotton-gin, the reaper, the telephone, the linotype. But what we hear of is only a few drops in a bucket. There were issued at Washington last year thirty-six thousand patents, and over thirty thousand in each of the four preceding years. Numberless improvements in process and organization which cheapen labor by making it more productive are not patented at all. We lead the world in mechanical inventions, in the use of machinery and, probably, in organization, all of which mean more productive labor. The increased efficiency of the American workman is not a matter of a single great invention now and then. It goes on constantly. The labor constantly produces more per man. High tariff or low tariff, good times or bad times, the steady tendency of labor-cost is to fall. In a Massachusetts shoe factory the labor-cost of making first quality shoes fell from 34 per cent. of the price in 1855 to only 18 per cent. in 1880. In a New Jersey cigar shop, machines operated by children produced cigars at a labor-cost of two dollars and ten cents a thousand, against seven dollars for the best hand-work. The industrial world is dotted with items like that.

Labor-Costs Falling as Wages Rise

FROM 1900 to 1905 wages, generally speaking, rose. The census report on all factory industries of the United States shows that total wages paid increased 29.9 per cent.; but the value of the product increased 29.7 per cent. Although the average wages of each industrial employee was about four dollars a month higher in 1905 than in 1900, the labor-cost to the manufacturer was practically the same. I may mention, incidentally, that in the latter year of good times and relatively high wages, the average wage of each of the 5,470,321

factory employees was about forty dollars a month, which isn't a great deal to shout over.

In the city, naturally, wages rule higher than in the country. Employees in the "urban" factories—that is, those in towns of eight thousand inhabitants and upward—received on the average about 11 per cent. higher pay than the employees in the "rural" factories; but the labor-cost in the urban factories was lower than in rural establishments; machinery being more extensively used, the labor is more productive. English labor, using machinery a great deal, produces much, and England, with relatively high wages, has free trade. Russian labor produces less; with low wages has high protection.

Census reports covering all industries, "factory," "mechanical" and "neighborhood," show that in 1860 the number of wage-earners employed in such industries was 1,311,246 and the value of the product was \$1,885,861,676. In 1905 the number of employees was 6,157,751 and the value of the product \$16,866,706,985. In 1860 each industrial employee produced \$1438; in 1905, \$2739. In 1860 wages amounted to 20 per cent. of the product; in 1905 to only 18 per cent.

The manufacturer therefore paid relatively less for his labor in 1905 than forty-five years before—because the efficiency of labor had greatly increased. There is only one census period in the forty-five years during which the value of the product failed to increase faster than the number of employees. This was from 1870 to 1880, when the number of employees increased 33 per cent. and the value of the product only 27 per cent. From 1880 to 1890 number of employees increased 56 per cent., value of product 74 per cent. From 1890 to 1900 number of employees rose 25 per cent., value of product 39 per cent. From 1900 to 1905 number of employees increased 16 per cent., value of product 30 per cent. This last period was marked by a rapid advance in wages; but as production per man increased, the labor-cost did not.

Protection for Pittsburg's Poor Millionaires

AT THE last report—covering 1905—the labor-cost of our industrial output was under 18 per cent., and the tariff was over 42 per cent.

Steel is the classic example of a protected industry. As far back as 1886 and 1888 Jacob Schoenhof (later a tariff expert attached to the Treasury Department) reported to the State Department, after personal investigation of corresponding labor fields in Germany, England and the United States, that in steel-rail making in all branches, from coal and ore to the finished product, our expenditures for labor were not higher than in either of the other countries. That, for at least a dozen years, it has cost the American manufacturer, to produce a finished article in steel and iron, rather less than either the English or German manufacturer, has never, I believe, been seriously doubted by anybody competent to judge. In 1899, Mr. Schwab, president of the Carnegie Steel Company, wrote to Mr. Frick: "I know positively that England cannot produce pig iron at actual cost for less than \$11.50 a ton, and cannot put pig iron into a rail, with their most efficient works, for less than \$7.50 a ton. This would make rails at net cost to them of \$19 a ton. You know we can make rails for less than \$12 per ton."

Iron ore is, of course, the basis of the steel industry. In the Steel Corporation's rich Lake Superior mines machinery is most effectively employed. The ore is scooped up by huge steam shovels. Writing to Mr. Frick about these mines in 1897, Henry W. Oliver, who secured the best of the ore deposits for the Carnegie concern, observed: "Although we are mining at present for less than five cents a ton for labor, we must look to the future, when we will have to go deeper." He meant that in the future the labor-cost would increase—perhaps double or treble or quadruple. As it happened, three days before Mr. Oliver penned this letter, Congress passed the Dingley law, which thoughtfully placed a duty of 40 cents a ton on iron ore—in order to protect American labor (getting, according to Mr. Oliver, less than five cents a ton) from the pauper labor of Canada.

The ore goes first to the blast furnace to be converted into pig iron. The first Carnegie furnace, Lucy No. 1, was put in blast in 1872.



She Demands a Dollar More a Week

The inventive genius, not of one man, but of scores—some of them mere workmen—operated upon it. Improvements were continually introduced. Year by year its efficiency increased. The output of this one furnace rose from 21,000 tons in 1873 to 113,000 tons in 1897—the year in which Congress put a duty of four dollars a ton on pig iron to protect American workmen whose output per man was the wonder of the foreign steel world.

Perhaps you never heard of William R. Jones, A. L. Holley, Julian Kennedy, or of any other among the men whose names would half fill this column, whose brains devised and whose hands shaped the numberless improvements in steel-making that have put the United States far ahead of the rest of the world in that industry. You have, of course, heard of Mr. Carnegie, who bagged so much of the profits. Nearly all of these men, to whom our supremacy in steel is really due, came up from the ranks. It was the suggestion of a German workman, imported to help break a strike, that evolved into the modern slabbing mill which turns out a thousand tons a day. "This little idea of the German workman," says Mr. Bridge, historian of the Carnegie Steel Company, "has been worth millions of dollars to the firm that imported him to take the place of a striker." In only two years, by various inventions and improvements, the output of a Bessemer unit (two converters) was raised from fifteen hundred to eight thousand tons a month. Five years later its output was fourteen thousand tons a month.

Guess what that meant in the matter of reducing labor-cost. One of Jones' ideas reduced the number of men required to operate a train of rolls from fifteen to five and doubled the output. Again, by putting in two bent pieces of old rail so as to throw a bloom, at a certain stage, upon a moving bed, he saved the labor of a dozen men. When the new Duquesne furnaces were put in blast in 1896-97 the improvements embodied in them reduced the labor-cost by 50 per cent. Mr. Bridge's tables show that between January, 1876, and the close of 1879 the cost of producing a ton of rails at the Carnegie mills dropped from \$53.19 to \$35.84. Twenty years later it was down to \$12.

This shop-cost, of course, is the only thing that concerns labor. After the product is finished labor can get no more out of it. And while the manufacturing cost, including the labor-cost, was thus rapidly declining, the manufacturer insisted that he must have a high duty to protect his workmen. He got \$7.84 a ton in the Dingley law.

What Steel Workers Get From Protection

TO THE United States Steel Corporation must be given credit for publishing annual reports that disclose its operations in considerable detail. The credit should be all the greater because it is the only trust to adopt this practice. Taking the report for 1902, we find that the average number of employees in the ore-mining department was 13,465 and the output 16,063,179 tons, or about 1193 tons per man. In 1906 the average number of employees was 14,393 and the output 20,645,148 tons, or about 1434 tons per man. In 1907—a trade reaction occurring in the last quarter—it was down to 1361 tons per man.

The total number of employees in 1907 was 210,180 and total salaries and wages \$160,825,822, or an average of more than \$765 a man—including all the high-priced executives. The average number of employees in the manufacturing department was 151,670 and 13,099,548 tons of steel ingots were produced. The duty on ingots is \$6.70 a ton, which, multiplied by last year's output, would give \$580 for each employee in that department. This, according to the protectionist theory, is the difference between wages paid to American and foreign workmen. Would the Steel Corporation, then, be paying only \$185 a year, or \$15 a month, to its workmen if it weren't for the tariff? And in 1906, with its larger output, the duty on the ingots made amounted to \$615 for each employee in the manufacturing department, with the average pay of all employees only \$729.

It has been the policy of the corporation to hold prices steady—after having taken care to fix them high enough. The average wholesale price of the big products—pig iron, steel billets and rails—was, in fact, in 1906, fractionally lower than in 1902, and no higher in 1907. Also, it operates some railroads and the price of transportation has not increased. Meanwhile, between 1902 and 1907, the corporation raised wages. It furnishes an instructive example, then, of a very big concern which

has raised wages but has not raised the price of its products. In 1902, total salaries and wages amounted to 21.5 per cent. of gross sales of plants and earnings of railroads, while in the last two years total salaries and wages averaged 21.2 per cent. of that gross. In a word, in spite of the conditions mentioned above, the Steel Corporation's labor-cost has not increased. And the labor-cost five years ago was undoubtedly the lowest in the world. Of what possible benefit to labor, then, is a tariff averaging about 50 per cent. on steel products?

An answer to that conundrum may be found in the report for 1906 of the Secretary of Internal Affairs of the Commonwealth of Pennsylvania, where the corporation's biggest plants are. Reporting on pig-iron production the Secretary says there were 18,612 adult male employees, whose average daily wage in that prosperous year was \$1.98, and whose average output was 1.8 tons a man a day. The labor-cost of a ton of pig iron was \$1.07. The duty on a ton of pig iron is four dollars, or nearly four times the labor-cost. In iron and steel mills there were 126,739 adult male employees whose average daily wage was \$2.15, while the cost of labor per ton of output was \$6.83. The duty averages about ten dollars a ton. "Returns," says the report, "from fifty-one pig-iron companies show that 672 wage-earners [out of over eighteen thousand, I infer] own their homes. Returns from 131 iron and steel companies show that 5540 wage-earners [out of 126,739?] own their homes." Yet Pennsylvania, you remember, is strongly Republican, and her leading statesmen are distinguished by enthusiasm for high protection.

Of all the people engaged in gainful occupations in the United States over one-third come under the head of agriculture. Excepting sugar, tobacco and wool, which amount to a small fraction of the total, agriculture gets no protection from the tariff. In a spirit of solemn ribaldry framers of the Dingley law inserted this line: "Wheat, twenty-five cents per bushel." They might as well have put the line in the Koran for all the good it does the American farmer. About a third of our wheat crop comes to the big "primary" markets—Chicago, Duluth and others. The price of the whole crop is fixed at those markets. Again, 40 per cent. of the wheat that comes to the primary markets is exported, and the price at those markets is fixed by the export price. In short, the price not only of the farmer's exportable surplus, but of his whole crop, is fixed, or very largely influenced, by free, direct competition in the markets of Europe with the wheat of Russia, India and Argentina. Meeting those growers in free competition and selling his wheat for the same price they receive, the American farmer waxes prosperous while the Russian and Indian producers hang on the verge of famine. And one great reason for it is that the American farmer's labor, using machinery very largely, is vastly more efficient than theirs, plowing with a crooked stick and threshing with a flail.

The Canadian farmer cannot send his wheat here to pauperize Dakota and Minnesota agriculturists. But he sends it to Liverpool side by side with our protected wheat, and both, of course, sell for the same price.



Does a Duty on Bay Rum Bulwark
Our Barbers From the Pauper
Labor of Europe?

fresh meats two cents a pound. As we are almost the only country that exports those articles largely, the value of this "protection" is of a purely sentimental nature. Of cattle, hogs and their products, we sell abroad over two billion pounds yearly. Possibly the cattle and hog grower would cheerfully dispense with the Dingley law's protection if he could rid himself of European hostility to our exports in general provoked by that same law.

One might multiply illustrations; but I hope it is already quite clear that ten million persons engaged in agriculture get no protective benefit from high tariff. The census shows 5,580,657 persons engaged in "domestic and personal service." How can high tariff protect them? Does a duty of 185 per cent. on bay rum mysteriously bulwark our barbers from the pauper labor of Europe? Vanillin, the active principle of vanilla, pays a duty of 252 per cent. Can it be that when Hilda flavors the pudding her system absorbs the aroma of this 252 per cent., so that, thus pervaded by the "American principle," she demands a dollar more a week and two afternoons out?

Workers That the Tariff Hurts

ANOTHER grand division of workers comprises a total of 4,766,964 engaged in trade and transportation—mainly country merchants, clerks, agents, railroad and steamship employees. There is no duty on freight rates. How can high tariff protect the labor of this army?

There are, roughly, a million carpenters, masons and painters. They are among the most highly-paid artisans in the country. How can a duty of two dollars a thousand on lumber protect the labor of the carpenter? It is to his interest to have lumber cheap and liberally used, instead of dear and used as sparingly as possible. There are 346,884 dressmakers and 229,649 tailors. The duty on dress goods runs as high as 165 per cent., on woolen cloth as high as 152 per cent. These duties injure the tailor and dressmaker. They make the cost of the material so great that people save as much as possible on the making of the garment.

Edward Atkinson, some years ago, made an analysis of the thirty million workers in the United States as reported by the 1900 census, and declared that it was impossible to pick out as many as one million whose work would be injuriously affected if absolute free trade were suddenly adopted—which nobody thinks of doing. All the protected industries employ only a small part of the labor of the country. Suppose it were true—which it isn't—that protection affects wages. Could the pyramid stand on its head? Could the wages of the protected few fix the wages of the unprotected many?

Bricklayers are among the highest paid workmen in the country. Their average wage in cities is 62 cents an hour. If you entered a union and proposed that they should give up their very efficient labor organization in consideration of a 20 per cent. horizontal advance in duties you might go out through the window.

(Concluded on Page 32)



Why Didn't the Tariff Protect That Sweatshop Labor?

SPOILING THE EGYPTIANS

Young Wallingford Enriches New Jersey With a New Business

MR. SILAS FOX, who had been dining since seven-thirty, rolled up to his hotel near midnight, and, without waiting for the door of his cab to be opened for him, jumped out and offered to bet his driver the price of the fare that the horse would eat bananas. He was a small, clean, elderly gentleman, of silvery-white hair and mustache, who must have been near sixty, but who possessed, temporarily at least, the youth and spirits of thirty; and he was one of that sort of looking men to whom one instinctively gives title.

"Can't take a chance, Colonel," said the driver, grinning. "I might as well go jump off the dock as go back to the stand without them four dollars. I'm in bad, anyhow."

"I'll bet you the tip, then," offered the very-much-alive elderly gentleman, flourishing a five-dollar bill.

"All right," agreed the driver, eying the money. "Nothing or two dollars."

"No, you don't!" promptly disputed Mr. Fox. "First comes out of the dollar change two bits for bananas, and then the bet is nothing or a dollar and a half that your horse'll eat 'em. Why, any horse'll eat bananas," he added, turning suddenly to a large young man who had been standing, vaguely dissatisfied, at the curb.

The young man was big in every dimension, tall and broad of shoulder, and wide of chest and large of face, and his countenance, of the pinkness that comes from vast table-comfort, was now a most jovial one. Upon his huge bulk there fitted clothing that shrieked of quality and good tailoring, and the Colonel, after pausing for thorough inspection, suddenly made up his mind that the young man could safely be counted as one of the pleasures of existence.

"I'll bet *you* this horse'll eat bananas," he offered.

"I'm not acquainted with the horse," objected young Mr. Wallingford, with no more than reasonable caution. "What do you want to bet?"

"Anything from a drink to a hundred dollars."

The young man threw back his head and chuckled in a most infectious manner, his broad shoulders shaking and his big chest heaving.

"I'll take you for the drink," he agreed.

Two strapping big fellows in regulation khaki came striding past the hotel, and Mr. Fox immediately hailed them.

"Here, you boys," he commanded, with a friendly assurance born of the feeling that to-night all men were brothers; "you fellows walk across the street there and get me a quarter's worth of real ripe bananas."

The soldiers stopped perplexed, but only for an instant. The driver of the cab was grinning, the door-man of the hotel was grinning, the prosperous young man by the curb was grinning, and the elderly gentleman quite evidently expected nothing in this world but friendly complaisance.

"All right, Colonel," acquiesced the boys in khaki, themselves catching the grinning contagion; and quite cheerfully they accepted a quarter, wheeled abreast, marched over to the fruit-stand, bought the ripest bananas on sale, wheeled, and marched back.

Selecting the choicest one with great gravity and care, the Colonel peeled it and prepared for the great test. The driver leaned forward interestedly; the two in khaki gathered close behind; the large young man chuckled as he watched; the horse poked forward his nose, gingerly, then sniffed—then turned slowly away!

The Colonel was shocked. He caught that horse gently by the opposite jaw, and drew the head toward him. This time the horse did not even sniff. It shook its head, and, being further urged, jerked away so decidedly that it drew the Colonel off the curb, and he would have fallen had not Wallingford caught him by the arm.

"I win," declared the driver with relief, gathering up his lines.

"Not yet," denied the Colonel, and stepping forward he put his arm around the horse's neck and tried to force the banana into its mouth.

This time the horse was so vigorous in its objection that the Colonel came near being trampled underfoot, and it was only on the unanimous vote of the big man and the two in khaki that he profanely gave up the attempt.

"Not that I mind losing the bet," announced the Colonel in apology, "but I'm disappointed in the — horse. That horse loves bananas and I know it, but he's



"I'll Bet You the Tip, Then"

By George Randolph Chester

ILLUSTRATED BY FREDERIC R. GRUGER

just stubborn. Here's your money," and he gave the driver his five-fifty; "and here's the rest of the bananas. When you get back to the barn you try that horse and see if he won't eat 'em, after he's cooled down and in his stall."

"All right," laughed the driver, and started away.

As he turned the corner he was peeling one of the bananas. The Colonel looked after the horse reluctantly, and sighed in finality.

"Come on, young man; let's go get that drink," he said.

Delighted to have found such a crony, the big young man, who had been lonesome, turned with the Colonel into the hotel bar.

"Can you beat it?" asked one big soldier of the other as both looked after the departing couple in pleased wonder.

II

YOU can't do anything without you have a pull," was the Colonel's fallacious theory of life, as summed up in the intimate friendship of the second bottle. "That's why I left New Jersey. I had a National Building and Loan Association organized down there that would have been a public benefactor and a private joy; in business less than six months, and already nine hundred honest working-men paying in their dollar and a quarter a week; eleven hundred and fifty a week for us to handle, and the amount growing every month."

"That's a pretty good start," commented young J. Rufus, considering the matter carefully as he eyed the stream of ascending bubbles in his hollow-stemmed glass. "No matter what business you're in, if you have a package of clean, new, fresh dollars every week to handle, some of it is bound to settle to the bottom; but there mustn't be too many to swallow the settling."

"Six of us on the inside," mused the Colonel: "Doc Turner, who sells real estate only to people that can't pay for it; Ebenezer Squinch, a lawyer that makes a specialty of widows and orphans and damage claims; Tom Fester, who runs the nice little chattel-mortgage company that ever collected a life income from a five-dollar bill; Andy Grout, who has been conducting a prosperous installment business for ten years on the same old stock of furniture; and Jim Christmas, who came in from the farm ten years ago to become a barber, shaving nothing but notes."

Young Wallingford sat lost in admiration.

"What a lovely bunch of citizens to train a growing young dollar, to teach it to jump through hoops and lay down and roll over," he declared. "And I suppose you were in a similar line, Colonel?" he ventured.

"Nothing like it," denied the Colonel emphatically. "I was in a decent, respectable loan business. Collateral loans were my specialty."

"I see," said J. Rufus, chuckling. "All mankind were not your brothers, exactly, but your brothers' children."

"Making me the universal uncle, yes," admitted the Colonel, then he suddenly puffed up with pride in his achievements. "And I do say," he boasted, "that I could give any Jew cards and spades at the game and still beat him out on points. I reckon I invented big casino, little casino and the four aces in the pawnbrokerage business. Let alone my gauge of the least a man would take, I had it fixed so that they could slip into my place by the front door, from the drug-store on one side, from the junk-yard on the other, from the saloon across the alley in the rear, and downstairs, from the hall leading to Doc Turner's office."

Lost in twinkling-eyed admiration of his own cleverness the Colonel lapsed into silence, but J. Rufus, eager for information, aroused him.

"But why did you blow the easy little new company?" he wanted to know. "I could understand it if you had been running a local building-loan company, for in that the only salaried officer is the secretary, who gets fifty cents a year, and the happy home-builders pile up double compound interest for the wise members that rent; but with a national company it's different. A national building-loan company's business is to collect money to juggle with, for the exclusive benefit of the officers."

"You're a bright young man," said the Colonel admiringly. "But the business was such a cinch it began to get crowded, and so the lawmakers, who were mostly stockholders in the three biggest companies, had a spasm of virtue, and passed such stringent laws for the protection of poor investors that no new company could do any business. We tried to buy a pull but it

was no use; there wasn't pull enough to go round; so I'm going to retire and enjoy myself. This country's getting too corrupt to do business in," and the Colonel relapsed into sorrowful silence over the degeneracy of the times.

When the Colonel's sorrow had become grief—midway of another bottle—a house detective prevailed upon him to go to bed, leaving young Wallingford to loneliness and to thought—also to settle the bill. This, however, he did quite willingly. The evening had been worth much in an educational way, and, moreover, it had suggested vast, immediate possibilities. These possibilities might have remained vague and formless—mere food for idle musing—but had it not been for one important circumstance: while the waiter was making change he picked some folded papers from the floor and laid them at Wallingford's hand. Opened, this packet of loose leaves proved to be a list of several hundred names and addresses. There could be no riddle whatever about this document; it was quite obviously a membership roster of the defunct building-loan association.

"The Colonel ought to have a duplicate of this list; a single copy's so easy to lose," mused Wallingford with a grin; so, out of the goodness of his heart, he sat up in his room until very late indeed, copying those pages with great care. When he sent the original to the Colonel's room in the morning, however, he very carelessly omitted to send the duplicate, and, indeed, omitted to think of remedying the omission until after the Colonel had left the hotel for good.

Oh, well, a list of that sort was a handy thing for anybody to have around. The names and addresses of nine hundred people naïve enough to pay a dollar and a quarter a week to a concern of whose standing they knew absolutely nothing was a really valuable curiosity indeed. It was pleasant to think upon, in a speculative way.

Another inspiring thought was the vision of Doc Turner and Ebenezer Squinch and Tom Fester and Andy Grout and Jim Christmas, with plenty of money to invest in a dubious enterprise. It seemed to be a call to arms. It would be a noble and a commendable thing to spoil those Egyptians; to smite them hip and thigh!

III

DOC TURNER and Ebenezer Squinch and Tom Fester, all doing business on the second floor of the old Turner Building, were thrown into a fever of curiosity by the new arrival who had rented the front suite of offices on their floor. He was a tall, healthy, jovial young man with a great breadth of white-waistcoated chest, who gave the name of J. Rufus Wallingford, and who met them all with a cheerful smile and a nod after the first two or three days

of passing through the hall. His rooms he fitted up regardless of expense, and he immediately hired an office-boy, a secretary and two stenographers, all of whom were conspicuously idle. Doc Turner, who had a long, thin nose with a bluish tip, as if it had been case-tempered for boring purposes, was the first to scrape acquaintance with the jovial young gentleman, but was chagrined to find that, though Mr. Wallingford was most democratic and easily approachable, still he was most evasive about his business. Nor could any of his office force be "pumped."

"The People's Mutual Bond and Loan Company" was the name that a sign painter, after a few days, blocked out upon the glass doors, but the mere name was only a whet to the aggravated appetites of the other tenants. Turner and Fester and Squinch were in the latter's office, discussing the mystery with some trace of irritation, when the source of it walked in upon them.

"I'm glad to find you all together," said young Wallingford breezily, coming at once to the point of his visit. "I understand that you gentlemen were once a part of the directorate of a national building and loan company which suspended business."

Ebenezer Squinch, taking the chair, by virtue of being already seated with his long legs elevated upon his own desk, craned forward his head upon an absurdly slender neck, which much resembled that of a warty squash, placed the tips of his wrinkled fingers together and gazed across them at Wallingford quite judicially.

"Suppose we were to admit that fact?" he queried, in non-committal habit.

"I am informed that you had a membership of some nine hundred when you suspended business," Wallingford went on, "and among your effects you have doubtless retained a list of that membership."

"Doubtless," assented lawyer Squinch after a thoughtful pause, deciding that he might, at least partially, admit that much.

"What will you take for that list, or a copy of it?" went on Mr. Wallingford.

Mr. Turner, Mr. Squinch and Mr. Fester looked at each other in turn. In the mind of each gentleman there instantly sprang a conjecture, not as to the actual value of that list, but as to how much money young Wallingford had at his command. Both Mr. Fester and Mr. Turner, sealing their mouths tightly, Mr. Fester straight and Mr. Turner pursily, looked to Mr. Squinch for an adequate reply, knowing quite well that their former partner would do nothing rash, nothing ill-considered.

"M-m-m-m-m-m-m," nasally hesitated Mr. Squinch after long cogitation; "this list, Mr. Wallingford, is very valuable indeed, and I am quite sure that none of us here would think of setting a price on it until we had called into consultation our other former directors, Mr. Grout and Mr. Christmas."

"Let me know as soon as you can, gentlemen," said Mr. Wallingford. "I would like a price by to-morrow, at least."

Another long pause.

"I think," stated Mr. Squinch, as deliberately and as carefully as if he were announcing a supreme court decision—"I think that we may promise an answer by to-morrow."

They were all very silent as Mr. Wallingford walked out, but the moment they heard his own door close behind him conjecture began.

"I wonder how much money he's got," speculated fish-white Doc Turner, rubbing his clawlike hands softly together.

"He's stopping at the Telford Hotel and occupies two of the best rooms in the house," said blocky Mr. Fester, he of the bone-hard countenance and the straight gash where his lips ought to be.

"He handed me a hundred-dollar bill to take the change out of for the first month's rent in advance," supplemented Doc Turner, who was manager of the Turner Block.

"He wears very large diamonds, I notice," observed Squinch. "I imagine, gentlemen, that he might be willing to pay quite two thousand dollars."

"He's young," assented Mr. Turner, warming his hands over the thought.

"And reckless," added Mr. Fester, with a wooden appreciation that was his nearest approach to a smile.

Their estimate of the youth and recklessness of the lamb-like Mr. Wallingford was such that they mutually paused to muse upon it, though not at all unpleasantly.

"Suppose that we say twenty-five hundred," resumed Mr. Squinch. "That will give each of the five of us five hundred dollars apiece. At that rate I'd venture to speak for both Grout and Christmas."

"We three have a majority vote," suggested Doc Turner. "However, it's easy enough to see them."

"Need we do so?" inquired Mr. Squinch, in slow thought. "We might —" and then he paused, struck by a sudden idea, and added hastily: "Oh, of course, we'll have to give them a voice in the matter. I'll see them to-night."

"All right," assented Doc Turner, rising with alacrity and looking at his watch. "By the way, I have to see a man. I pretty near overlooked it."

"That reminds me," said Mr. Fester, heaving himself up ponderously and putting on the hat which should have been square, "I have to foreclose a mortgage this afternoon."

Mr. Squinch also rose. It had occurred to all three of them simultaneously to go privately to the two remaining

shave, reflecting that he could put a good germicide on his face when he got back to the hotel.

Wallingford began to grow impatient when he found that his third man kept a haberdashery, but, nevertheless, he went in. A clerk of the pale-eyed, lavender-tie type was gracing the front counter, but in the rear, at a little standing desk behind a neat railing, stood one who was unmistakably the proprietor, though he wore a derby hat cocked to one side of his head and a big cigar cocked in the opposite corner of his mouth. Tossed on the back part of the desk was a race-track badge, and the man was studying a form sheet!

"Mr. Merrill, I believe," said Wallingford confidently, approaching that gentleman and laying his left hand—the one with the three-carat diamond upon the third finger—negligently upon the rail.

Mr. Merrill's keen, dark-gray eyes rested first upon that three-carat ring, then upon the three-carat stone in Mr. Wallingford's carmine cravat, then upon Mr. Wallingford's jovial countenance with the multiplicity of smile wrinkles about the eyes, and Mr. Merrill himself smiled involuntarily.

"The same," he admitted.

"Mr. Merrill," prodded Wallingford, "how would you like to borrow from ten dollars to five thousand, for four years, without interest and without security?"

Mr. Merrill's eyes narrowed, and the flesh upon his face became quite firm.

"Not if I have to pay money for it," he announced, and the conversation would have ended right there had it not been for Wallingford's engaging personality, a personality so large and comprehensive that it made

Mr. Merrill reflect that, though this jovial stranger was undoubtedly engineering a "skin game," he was quite evidently "no piker," and was, therefore, entitled to courteous consideration.

"What you have to pay won't break you," said Wallingford, laughing, and presented a neatly-engraved card conveying merely the name of The People's Mutual Bond and Loan Company, the fact that it was incorporated for a hundred thousand dollars, and that the capital was all paid in. "A loan bond," added Mr. Wallingford, "costs you one dollar, and the payments thereafter are a dollar and a quarter a week."

Mr. Merrill nodded as he looked at the card.

"I see," said he. "It's one of those pleasant little games, I suppose, where the first man in gets the money of the next dozen, and the last five thousand hold the bag."

"I knew you'd guess wrong," said Wallingford cheerfully. "The plan's entirely different. Everybody gets a chance. With every payment you sign a loan application and your receipt is numbered, giving you four numbered receipts in the month. Every month one-fourth of the loan fund is taken out for a grand annual distribution, and the balance is distributed in monthly loans."

"Oh!" exclaimed Mr. Merrill, the firmness of his facial muscles relaxing and the cold look in his eyes softening. "A lottery? Now I'm listening."

"Well," replied Wallingford, smiling, "we can't call it that, you know."

"I'll take a chance," said Mr. Merrill.

Mr. Wallingford, with rare wisdom, promptly stopped argument and produced a beautifully-printed "bond" from his pocket, which he made out in Mr. Merrill's name.

"I might add," said J. Rufus, after having taken another careful inspection of Mr. Merrill, "that you win the first prize, payable in the shape of food and drink. I'd like to have you take dinner with me at the hotel this evening."

Mr. Merrill, from force of habit, looked at his watch, then looked at Mr. Wallingford speculatively.

"Don't mind if I do," said he, quite well satisfied that the dinner would be pleasant.

In his own carpenter-shop Wallingford found Mr. Albert Wright at a foot-power circular-saw, with his hair and his eyebrows and his mustache full of the same fine, white wood dust that covered his overalls and jumper; and up over the saw, against the wall, was tacked the time-yellowed placard of a long-since-eaten strawberry festival. With his eyes and his mind upon this placard, Mr. Wallingford explained his new boon to humanity: the great opportunity for a four-year loan, without interest or security, of from ten dollars to five thousand.

"But this is nothing more nor less than a lottery, under another name," objected Mr. Wright, pointing an accusing finger, his eyes, too, unconsciously straying to the strawberry festival placard.

"Not a bit of it," denied Wallingford, shocked beyond measure. "It is merely a mutual benefit association.



"I Wonder How Much Money He's Got,"
Speculated Fish-White Doc Turner

members and buy out their interest in the list for the least possible money.

J. Rufus found the full board in session, however, when he walked into Mr. Squinch's office on the following afternoon. Mr. Grout was a loose-skinned man of endless down-drooping lines, the corners of his eyelids running down past his cheek-bones, the corners of his nose running down past his mouth, the corners of his mouth running down past his chin. Mr. Christmas had overlong, rusty-gray hair, bulbous, red ears, and an appalling outburst of scarlet veins netted upon his copper-red countenance. Notwithstanding their vast physical differences, however, Wallingford reflected that he had never seen five men who, after all, looked more alike—and why not?—since they were all of one mind.

By way of illustrating the point, Mr. Grout and Mr. Christmas, finding that the list in question had some value, and knowing well their former partners, had steadfastly refused to sell, and the five of them, meeting upon the common ground of self-interest, had agreed to one thing—that they would ask five thousand dollars for the list, and take what they could get.

When that price was named to him, Mr. Wallingford merely chuckled, and observed, as he turned toward the door:

"You are mistaken, gentlemen. I did not want to buy out your individual businesses. I am willing to give you one thousand dollars in stock of my company, which would be two shares each."

The gentlemen could not think of that. It was preposterous. They would not consider any other than a cash offer to begin with, nor less than twenty-five hundred to end with.

"Very well, then," said J. Rufus; "I can do without your list," which was no matter for wonder, since he had one of his own in his desk at that very moment.

IV

HENRY SMALZER was the first man on the defunct building and loan company list, and him Wallingford went to see. He found Mr. Smalzer in a little shoe-repair shop, with a shoe upturned on his knee and held firmly in place by a strap passing under his foot. Mr. Smalzer had centrifugal whiskers, and long habit of looking upward without rising from his work had given his eyes a coldly-suspicious look. Moreover, socialistic argument, in red type, was hung violently upon the walls, and Mr. Wallingford, being a close student of the psychological moment and man, merely had a loose shoe-button tightened.

The next man on the list was a barber with his hair parted in the middle and hand-curled in front. In the shop was no literature but the Police Gazette, and in the showcase were six brands of stogies and one brand of five-cent cigars. Here Mr. Wallingford merely purchased a

where a large number of people pool their small sums of money to make successive large ones. For instance, suppose that a hundred of you should band together to put in one dollar a week, the entire hundred dollars to go to a different member each week? Each one would be merely saving up a hundred dollars, but, in place of every one of the entire hundred of you having to wait a hundred weeks to save his hundred dollars, one of you would be saving it in one week, while the longest man in would only have to pay the hundred weeks. It is merely a device, Mr. Wright, for concentrating the savings of a large number of people."

Mr. Wright was forcibly impressed with Wallingford's illustration, but, being a very bright man, he put that waving, argumentative finger immediately upon a flaw.

"Half of that hundred people would not stay through to the end, and somebody would get left," he objected, well pleased with himself.

"Precisely," agreed Mr. Wallingford. "That is just what our company obviates. Every man that drops out helps the man who stays in, by not having any claim upon the redemption fund. The redemption fund saves us from being a lottery. When you have paid in two hundred and fifty dollars your bond matures and you get your money back."

"Out of ——" hesitated Mr. Wright, perplexed.

"The redemption fund. It is supplied from returned loans."

Again the bright Mr. Wright saw a radical objection.

"Half of those people would not pay back their loans," said he.

"We figure that a certain number would not pay," admitted Wallingford, "but there would be a larger proportion than you think who would. For instance, you would pay back your loan at the end of four years, wouldn't you, Mr. Wright?"

Mr. Wright was hastily sure of it, though he became thoughtful immediately thereafter.

"So would a large majority of the others," Wallingford went on. "Honesty is more prevalent than you would imagine, sir. However, all our losses from this source will be made up by lapsation. *Lapsation!*"

Mr. Wallingford laid emphatic stress upon this vital principle and fixed Mr. Wright's mild, blue eyes with his own glittering ones.

"A man who drops payment on his bonds gets nothing back—that is a part of his contract—and the steady investor reaps the benefit, as he should. Suppose you hold bond number ten; suppose at the time of maturity bonds number three, five, six, eight and nine have lapsed, after having paid in from one-fourth to three-fourths of their money; that leaves only bonds one, two, four, seven and ten to be paid from the redemption fund. I don't suppose you understand how large a percentage of lapsation there is. Let me show you."

From his pocket Mr. Wallingford produced a little red book, showing how in industrial and fraternal insurance the percentage of lapsation amounted to a staggering percentage, thus reducing by forfeited capital the cost of insurance in those strange organizations.

"So you see, Mr. Wright," concluded Wallingford, snapping shut the book and putting it in his pocket, "this, in the end, is only a splendid device for saving money and for using it while you are saving it."

On this ground, after much persuasion, he sold a bond to the careful Mr. Wright, and quit work for the day, well satisfied with his two dollars' commission. At a fifteen-dollar dinner that evening Mr. Merrill found him a good fellow, and, being interested not only in Wallingford's "lottery" but in Wallingford himself, gave him the names of a dozen likely members. Later he even went so far as to see some of them himself on behalf of the company.

Two days after that Mr. Wallingford called again on his careful carpenter, and from that gentleman secured a personal recommendation to a few friends of Mr. Wright's particular kind.

V

ANDY GROUT came into Doc Turner's office in a troubled mood, every down-drooping line in his acid countenance absolutely vertical.

"We've made a mistake," he squeaked. "This young Wallingford is a hustler, and he's doing some canvassing himself. In the past week he's taken at least forty members for his loan company, and every man Jack of them are old members of ours."

Doc Turner began rubbing his frosted hands together at a furious rate.

"Squinch has sold us out!" he charged. "He's let Wallingford copy that list on the sly!"

"No, I don't think so," said Grout, more lugubrious than ever. "I made

some inquiries. You know, a lot of these fellows are customers of mine, and I find that he just happened to land on some of them in the first place. One recommends him to the others, just as we got them. If we don't sell him that list right away he won't need it."

Together they went to Squinch and explained the matter, very much to that gentleman's discomfiture and even agitation.

"What's his plan of operation, anyhow?" complained Squinch.

"I don't understand it," returned Andy. "I found out this much, though: the members all expect to get rich as soon as the company starts operating."

Mrs. Squinch pounded his long finger-tips together for some time while he pondered the matter.

"It might be worth while to have a share or two of stock in his company, merely to find out his complete plan," he sagely concluded. "If he's getting members that easy it's quite evident there is some good money to be made on the inside."

This was the unanimous opinion of the entire five members of the board of directors, and as each member was in positive pain on the subject of "good money on the inside," they called a meeting that very afternoon in Mr. Squinch's office, inviting Mr. Wallingford to attend, which he did, with inward alacrity but outward indifference.

"Mr. Wallingford," said Mr. Squinch, "we have about decided to accept your offer for our list, but before doing so we will have to ask you to explain to us the organization of your company."

"Very simple," Wallingford told them cheerfully. "It's incorporated for a hundred thousand dollars; a thousand shares of a hundred dollars each."

"All paid in?" Mr. Squinch wanted to know.

"All paid in," replied Mr. Wallingford calmly.

"Indeed," commented Mr. Squinch. "Who owns the stock?"

"My four office assistants own one share each and I own the balance."

A smile pervaded the faces of all but one of the members of the board of directors of the defunct National Building and Loan Association. Even Tom Fester's immovable countenance presented a curiously strained appearance. Strange as it may seem, the dummy-director idea was no novelty in New Jersey.

"I take it, then, that the paid-in capitalization of the company is not represented in actual cash," said Mr. Squinch.

"No," admitted Wallingford cheerfully. "As a matter of fact, at our first meeting the directors paid me ninety-five thousand dollars for my plan of operation."

Again broad smiles illuminated the faces of the four, and this time Tom Fester actually accomplished a smile himself, though the graining might be eternally warped.

"Then you started in business," sagely deduced Mr. Squinch, with the joined finger-tip attitude of a triumphant cross-examiner, "having but a total cash capitalization of five thousand dollars."

"Exactly," admitted Wallingford, chuckling. There was no reservation whatever about Mr. Wallingford. He seemed to regard the matter as a very fair joke.

"You are a very bright young man," Mr. Squinch complimented him, and that opinion was reflected in the faces of the others. "And what is your plan of loans, Mr. Wallingford?"

"Also very simple," replied the bright young man. "The members are in loan groups, corresponding to the

lodges of secret societies, and, in fact, their meetings are secret meetings. Each member pays in a dollar and a quarter a week, and the quarter goes into the expense fund."

The five individually and collectively nodded their heads.

"Expense fund," interpolated Doc Turner, his blue-tipped nose wrinkling with the enjoyment transmitted from his whetting palms, "meaning yourself."

"Exactly," agreed Wallingford. "The dollar per week goes into the loan fund, but at the start there will be no loans made until there is a thousand dollars in the fund. Ten per cent. of this will be taken out for loan investigations and the payment of loan officers."

"Meaning, again, yourself," squeaked Andy Grout, his vertical lines making obtuse bends.

"Exactly," again agreed Wallingford. "Twenty-five per cent. goes to the grand annual loan, and the balance will be distributed in loans as follows: One loan of two hundred and fifty dollars, one loan of one hundred, one fifty, four of twenty-five and fifteen of ten dollars each. These loans will be granted without other security than an unindorsed note of hand, payable in four years, without interest, and the loans will be made at the discretion of the loan committee, meeting in secret session."

Mr. Squinch drew a long breath.

"A lottery!" he exclaimed.

"Hush!" said J. Rufus, chuckling. "Impossible. Every man gets his money back. Each member takes out a bond which matures in about four years, if he keeps up his steady payments of a dollar and a quarter a week without lapsation beyond four weeks, which four weeks may be made up on additional payment of a fine of twenty-five cents for each delinquent week, all fines, of course, going into the expense fund."

Doc Turner's palms were by this time quite red from the friction.

"And how, may I ask, are these bonds to be redeemed?" asked Mr. Squinch severely.

"In their numbered order," announced Mr. Wallingford calmly, "from returned loans. When bond number one, for instance, is fully paid up, its face value will be two hundred and fifty dollars. If there is two hundred and fifty dollars in the redemption fund at that time—which the company, upon the face of the bonds, definitely refuses to guarantee, not being responsible for the honesty of its bondholders—bond number one gets paid; if not, bond number one waits until sufficient money has been returned to the fund, and number two—or number five, say, if two, three and four have lapsed—waits its redemption until number one has been paid."

A long and simultaneous sigh from five breasts attested the appreciation of his auditors for Mr. Wallingford's beautiful plan of operation.

"No," announced Mr. Squinch, placing his finger-tips ecstatically together, "your plan is not a lottery."

"Not by any means," agreed Doc Turner, rubbing his palms.

Jim Christmas, who never committed himself orally if he could help it, now chuckled thickly in his throat, and the scarlet network upon his face turned crimson.

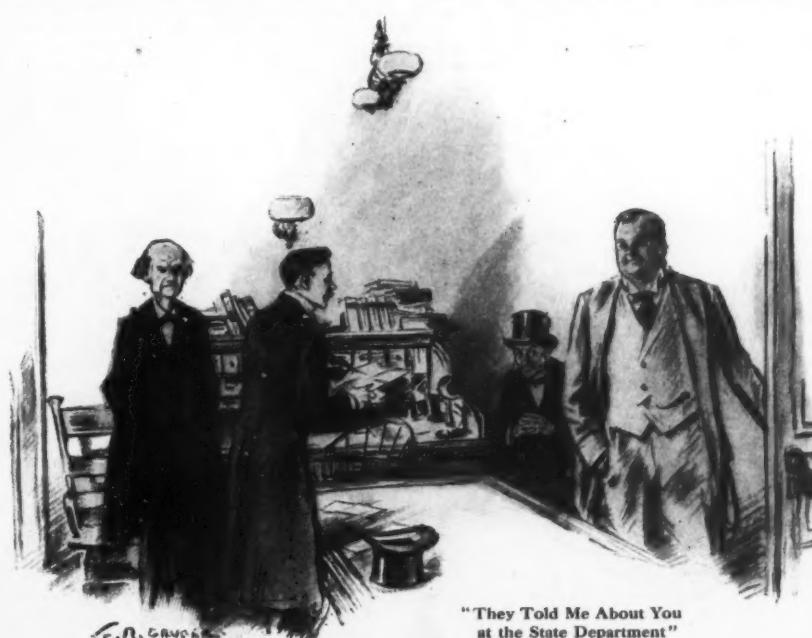
"I think, Mr. Wallingford," said Mr. Squinch—"I think that we will accept your offer of two shares of stock each for our list."

Mr. Wallingford, having succeeded in giving these gentlemen a grasping, personal interest in his profits, diplomatically withheld his smile for a private moment, and, turning over to each of the five gentlemen two shares of his own stock in the company, accepted the list. Afterward, in entering the item in his books, he purchased for the company, from himself, ten shares of stock for one thousand dollars, paying himself the cash, and charged the issue of stock to the expense fund. Then he sat back and waited for the next move.

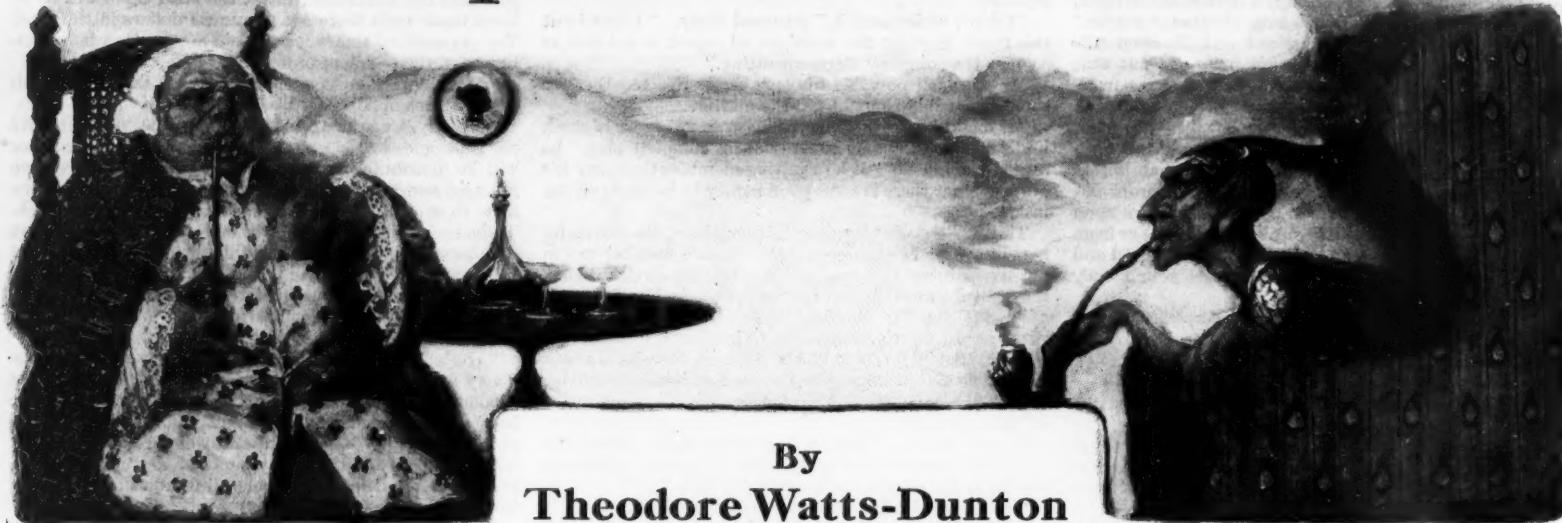
VI

IT COULD not but strike such closely-calculating gentlemen as the new members that here was a concern in which they ought to have more than a paltry two shares each of stock. Each gentleman, exercising his rights as a stockholder, had insisted on poring carefully over the constitution and by-laws, the charter, the "bonds," and all the other forms and papers. Each, again in his capacity of stockholder, had kept careful track of the progress of the business, of the agents that were presently put out, and of the long list of names rapidly piling up in the card-index; and each made hints to J. Rufus about the purchase of additional stock, becoming regretful, however, when they found that the shares were held strictly at par.

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Dante Gabriel Rossetti's Unpublished Poem



By
Theodore Watts-Dunton

WITH DECORATIONS
BY SARAH S. STILLWELL WEBER

THE original poem by D. G. Rossetti which follows is in my possession and was never before published. Its appearance in print at this time of day demands a few words of explanation. Rossetti has been dead twenty-six years. The poem has been in my possession ever since it was finished, in 1882. Why has it been kept in abeyance so long? What can possibly account for such a laches as mine? What right had I to keep from the public a poem by Rossetti all this time? And, moreover,

*Time driveth onward fast,
And in a little while our lips are dumb.*

In 1886, William Michael Rossetti published, in two volumes, the collected edition of his brother's works. In his preface he said:

There are two poems by my brother, unpublished as yet, which I am unable to include among his collected works. One of these is a grotesque ballad about a Dutchman, begun at a very early date and finished in his last illness. The other is a brace of sonnets, interesting in subject, and as being the very last thing that he wrote. These works were presented as a gift of love and gratitude to a friend, with whom it remains to publish them at his own discretion.

Now, it is well known that the friend alluded to is he to whom *Ballads and Sonnets* was thus inscribed:

To Theodore Watts, the Friend whom my verse won for me,
these few more pages are affectionately inscribed.

And it is equally well known that Rossetti gave these poems to me on his deathbed to be included in a projected joint miscellany by him and me. Many causes have conspired to delay its publication. In mentioning them I shall have to enter into details of a somewhat personal kind, and this will make me seem open to the charge of egotism, but I cannot help it. In the first place, I had promised Rossetti that I would write his biography unless his brother, Mr. W. M. Rossetti, should undertake it. It was the special wish of the dear brother to whom Rossetti owed so much, and also of his sister Christina, that I should undertake the biography. Indeed, it was arranged that Mr. W. M. Rossetti and I should bring

out two volumes, one consisting of a Life of the Poet, to be written by me, and the other consisting of the family letters. But, as Mr. A. C. Benson, in his admirable monograph on Rossetti, says, "there is such a thing as knowing a man too well to be his biographer." I could not bring myself to the task. If I had done so I should have produced the longest biography in the world, so burdened was I with reminiscences of him. The biography had to be written by his brother instead of me, after all. My only consolation for having missed the opportunity of being Rossetti's biographer is that the work has been far better done by his brother. It is one of the sweetest, noblest things in our literature.

After I abandoned the biography another cause of delay presented itself. I still cherished the hope of giving reminiscences of my intercourse with Rossetti at Herne Bay, at Kelmscott Manor and at Bognor—places where Rossetti resided at various times and where Mr. W. M. Rossetti did not go. In such reminiscences a place could have been found for the introduction of the posthumous poems. Full as Mr. W. M. Rossetti's life is, I felt that without an account of Rossetti's life in the country in these three retreats the story would in a certain sense be imperfect.

Mr. W. M. Rossetti, in his beautiful description of his brother's last moments, mentions the fact of Rossetti's strange revival of interest in this poem when he was, as one might say, on his deathbed, and he makes the following suggestive comments upon it:

I have always considered that his taking up, on his deathbed, that extremely grim and uncanny, though partly bantering theme of *Jan Van Hunk*—a fatal smoking duel with the devil, who trundles soul and body off to hell—furnished a strong attestation of the resolute spirit in which my brother contemplated his own end, rapidly

approaching, and (by himself still more than by any others) clearly foreseen; for a man who is in a panic as to his own prospects in any future world would be apt to drop any such subject like a hot coal.

In his latest hours, during which I was constantly with him, there was nothing that he loved to talk about so much as upon the projected miscellany of prose and verse by himself and me, before mentioned, upon which he had set his heart. The very form of the volume was the subject of pleasant discussion. It was to have a frontispiece, the design of the Sphinx, which is well known. A very few days after this he died.

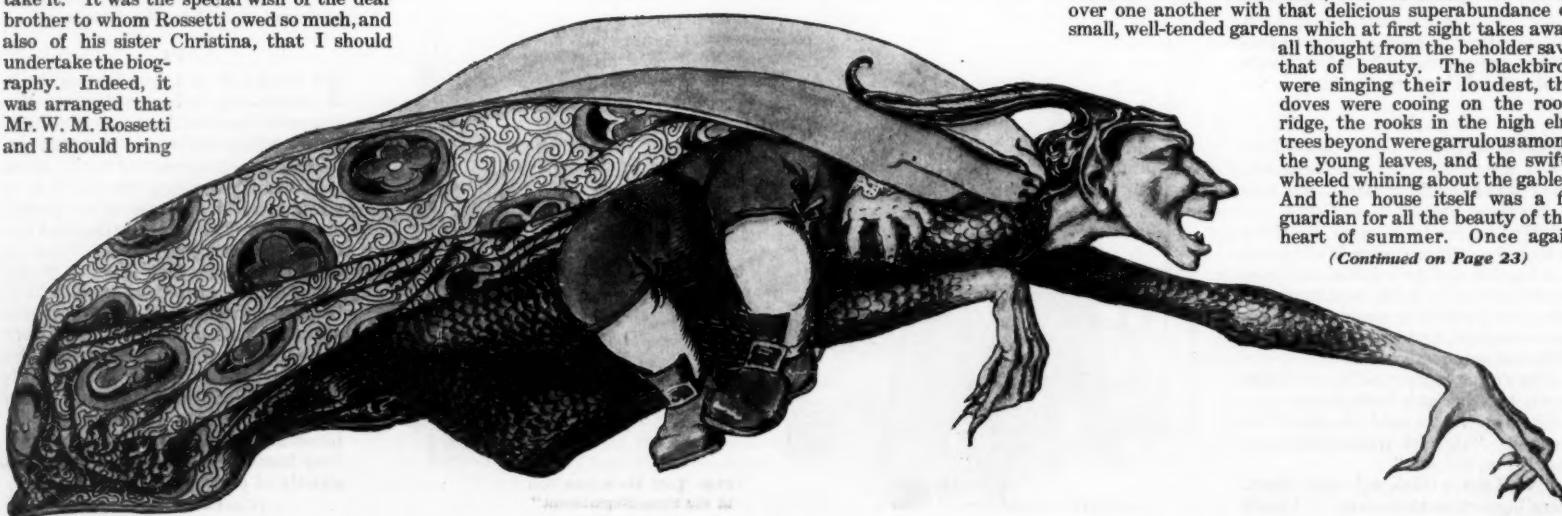
The whole group of incidents recorded by Mr. W. M. Rossetti in his account of his brother's last illness and death takes me back thirty-six years, when the miscellany was first projected.

On the evening when I was first introduced to Rossetti in his studio at Cheyne Walk, by Dr. Gordon Hake, he invited us both to spend a week or two at Kelmscott, whither he was returning on the following morning. We went to Kelmscott Manor, which he had taken jointly with William Morris. It was a delightful place. I will not presume to describe it, for it has been thus depicted by one of the joint occupants of the house—William Morris himself:

The raised way led us into a little field bounded by a backwater of the river on one side; on the right hand we could see a cluster of small houses and barns, new and old, and before us a gray stone barn and a wall partly overgrown with ivy, over which a few gray gables showed. The village road ended in the shallow of the aforesaid backwater. We crossed the road, and again almost without my will my hand raised the latch of a door in the wall, and we stood presently on a stone path which led up to the old house to which Fate in the shape of Dick had so strangely brought me in this new world of men. My companion gave a sigh of pleased surprise and enjoyment; nor did I wonder, for the garden between the wall and the house was redolent of the June flowers, and the roses were rolling over one another with that delicious superabundance of small, well-tended gardens which at first sight takes away

all thought from the beholder save that of beauty. The blackbirds were singing their loudest, the doves were cooing on the roof-ridge, the rooks in the high elm trees beyond were garrulous among the young leaves, and the swifts wheeled whining about the gables. And the house itself was a fit guardian for all the beauty of this heart of summer. Once again

(Continued on Page 23)





FULL of smoke was the quaint old room
And of pleasant winter heat;
Whence you might hear the hall-door slap,
And the wary shuffling of feet
Which from the carpeted floor stepped out
Into the ice-paved street.

Van Hunks was laughing in his paunch;
Ten golden pieces rare
Lay in his hand; with neighbor Spratz
He had smoked for a wager there.
He laughed, and from his neighbor's pipe
He looked to his neighbor's chair.

Even as he laughed, the evening shades
Rose stealthily and spread,
Till the smoky clouds walled up the sun
And hid his shiny old head,
As though he, too, had his evening pipe
Before he tumbled to bed.

Van Hunks still chuckled as he sat:
It caused him an inward grin,
When he heard the blast shake shutter and blind
With its teeth-chattering din,
To fancy the many who froze without
While he sat thawing within.

His bowl restuffed, again he puffed:
No noise the stillness broke
Save the tread of feet here and there in the street,
And the church-bells' hourly stroke;
While silver-white through the deepening dusk
Up leaped the rapid smoke.

"For thirty years," the Dutchman said,
"I have smoked both night and day;
I've laid great wagers on my pipe
But never had once to pay,
For my vaporizing foes long ere the close
Have all sneaked sickly away."

"Ah! would that I could find but one
Who knew me not too well
To try his chance against me
After the evening bell,
Even though he came to challenge me
From the smoking-crib of hell!"

His breath still lingered on the air
And mingled with the smoke,
When he was aware of a little old man
In broidered hosen and toque,
Who looked as though from a century's sleep
That instant he had woke.

Small to scan was the little old man,
Passing small and lean;
Yet a something lurked about him,
Felt strongly though unseen,
Which made you fear the hidden soul
Whose covering was so mean.

What thunder dwelt there, which had left
On his brow that low'ring trace—
What lightning, which could kindle so
The fitful glare on his face—
Though the sneering smile coursed over his lips,
And the laughter rose apace?

With cap in hand the stranger bowed
Till the feather swept his shoe:—
"A gallant wish was yours," he said,
"And I come to pleasure you;
We're goodly gossips, you and I—
Let us wager, and fall to."



JAN VAN HUNKS

By Dante Gabriel Rossetti

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The Dutchman stared. "How here you came

Is nothing to me," he said;
"A stranger I sought to smoke withal,
And my wish is seconded;
But tell me, what shall the wager be,
By these our pipes assayed?"

"Nay now," the old man said, "what need
Have we for a golden stake?
What more do we ask but honor's spur
To keep our hopes awake?
And yet some bond 'twixt our goodwillis
Must stand for the wager's sake."

"This be our bond:—two midnights hence
The term of our strife shall be;
And whiche'er to the other then
Shall yield the victory,
At the victor's best must needs accept
His hospitality."

"Done, done!" the Dutchman cried; "your home

I'd reach be it far or near;
But in my good pipe I set my trust,
And 'tis you shall sojourn here;
Here many a time we'll meet again
For the smoker's welcome cheer."

With that they lit their pipes and smoked,
And never a word they said;
The dense cloud gathered about them there
High over each smoke-crowned head,
As if with the mesh of some secret thing
They sat encompassed.

But now, when a great blast shook the house,
The Dutchman paused, and spoke:
"If aught this night could be devised
To sweeten our glorious smoke,
'Twere the thought of the outcast loons
Who freeze
'Neath the winter's bitter yoke."

The stranger laughed: "I most have watched
The dire extremes of heat."

Ay, more than you, I have seen men quail,
And found their sufferings sweet.
Fit gossips, you and I! But hark!
What sound comes from the street?"

To the street the chamber window stood,
With shutters strongly barred.

There came a timid knock without,
And another afterward;
But both so low and faint and weak
That the casement never jarred.

And weak the voice that came with the knock:—

"My father, lend your ear!
'Twas store of gold that you bade me wed,
But the wife I chose was dear;
Now she and my babes crave only bread:
O father, pity and hear!"

Van Hunks looked after the feathered smoke:—

"What thing so slight and vain
As pride whose plume is torn in the wind
And joy's rash flight to pain?"
Then loud: "Thou mindst when I bade thee hence—
Poor fool, go hence again!"

There came a moan to the lighted room,
A moan to the frosty sky:—
"O father, my loves are dying now,
Father, you too must die.
Oh! on your soul, by God's good grace,
Let not this dread hour lie!"

The door-bell rang: "Peace to this house!"—

"Twas the pastor's voice that spoke.
Above Van Hunks' head still curled
A fitful, flickering smoke,
As the last half-hour ere full midnight
From the booming clock-tower broke.

The old man doffed his bonnet and cringed
As he opened the chamber-door;
The priest cast never a glance his way,
But crossed the polished floor
To where the Dutchman's head on his breast
Lolloed with a torpid snore.

"Mynheer, your servant sought me out;
He says that day and night
You have sat——" He shook the smoker's arm,
But shrank in sudden fright;
The arm dropped down like a weight of lead,
The face was dull and white.

And now the stranger stood astride,
And taller he seemed to grow,
The pipe sat firm in his sneering lips,
And with victorious glow
Like dancing figures around its bowl
Did the smoke-wreaths come and go.

"Nay, nay," he said, "our gossip sits
On contemplation bent;
On son and daughter afar, his mind
Is doubtless all intent;
Haply his silence breathes a prayer
Ere the midnight hour be spent."

"And who art thou?" the pastor cried
With quaking countenance.
—A smoke-dried crony of our good friend
Here rapt in pious trance."
And his chuckle shook the vaporous spirits
To a madder, merrier dance.

"Hence, mocking Fiend, I do know thee now!"
The pastor signed the cross.
But the old man laughed and shrieked at once,
As over turret and fosse
The midnight hour in the sleeping town
From bell to bell did toss.

"Too late, poor priest!" In the pastor's ear
So rang the scornful croak.
With that, a swoon fell over his sense;
And when at length he woke,
Two pipes lay shattered upon the floor,
The room was black with smoke.

That hour a dreadful monster sped
Home to his fiery place;
A shrieking wretch hung over his back
As he sank through nether space.
Of such a rider on such a steed
What tongue the flight shall trace?

The bearer shook his burden off
As he reached his retinue:
He has flung him into a knot of fiends,
Red, yellow, green and blue:
"I have brought a pipe for my private use,
Go trim it, some of you!"

They have sliced the very crown from his head,
Worse tonsure than a monk's—
Lopped arms and legs, stuck a red-hot tube
In his wretchedest of trunks;
And when the Devil wants his pipe,
They bring him Jan Van Hunks.



"DE WHIPPERWILL" AN ECHO OF OTHER DAYS

By Harry Snowden Stabler

ILLUSTRATED BY STANLEY ARTHURS

IT WAS a small house, tucked away in an unfashionable side street. It sat well back from the sidewalk, making room in front for a small garden which was literally packed with a riot of bloom and fragrance. It seemed as though every old-fashioned flower known and loved in my childhood was there: roses, petunias, pinks and geraniums, verbenas, bachelors' button, cockscomb, larkspur, sweet-Williams and bleeding-heart—they were all there. Even the porch was covered with moonflowers, just opening to the evening dew.

To complete the picture, in the midst of it all stood a big, raw-boned negro woman, quite six feet tall, a tin watering-pot in her hand. Black as soot, evidently of unmixed blood, she looked as strong as a horse, despite her age. "Doesn't it make you fairly homesick?" I asked of the girl beside me.

She nodded, her quick, brown eyes taking in every detail. "Isn't she big, jolly and comfortable? Good-evening, Aunty," she called.

Putting down the watering-pot the woman came up to us. "Good-evenin'. Kin I pull you-all er bokay?" she asked, with a wide, hospitable smile at my companion.

"Thank you—if the owner won't mind."

"Oh, Miss Sally! She won't keer, jes' so ez you loves flowers. Ef she heer you say you likes her gyardin', she jes' soon give you all uv 'em mos'. An' you jes' ez purty ez airy one in de bunch," she added, handing the blossoms over the fence.

"Oh, they are beautiful! Who lives here, Aunty?"

"Miss Sally Byrd, ter be sho'. How cum you-all didn't know dat? Might I ax yo' name?" she continued politely, regarding my companion with what, in another person, would have been a rude stare.

"My name is Mary Brent, and ——"

"Dat's er mighty good name whar I cum f'm," the woman interrupted, with a nod of the turbaned head, "er mighty good name, an' I knows Miss Sally would—dar she cum now."

A door had shut and there appeared on the porch the small, slender figure of a woman in a well-worn black dress, with a touch of white ruching at the throat and wrists. She carried a basket and a pair of shears.

Coming toward us she pushed back a long sunbonnet, displaying the most winning countenance I ever saw. Beautiful, fluffy, gray hair, slightly parted in the middle, lent to the thin, aristocratic features a soft, serene strength fascinating to behold.

As she neared us Mary whispered, "Oh, Tom, what a picture; what shall we say?"



"De Watter Got in My Eyes an' I Feel Like Sump'n Done Grab Me by de Gullet"

But it was the negro woman who spoke first.

"Miss Sally," she said in the most matter-of-fact tone, "I done give dese frien's o' mine er bokay, an' I wanter ax 'em ter cum roun' ag'in an' git ernuther."

While the servant was speaking her mistress inventoried us with a pair of bright, brown eyes; then she smiled. "Judy is not always so discriminating in the choice of her friends—she rarely introduces me."

Her words seemed to be a simple statement of fact, a compliment and an inquiry—all in one; while her manner was irresistible in its unaffected charm.

Following Mary's introduction of herself and me, Miss Byrd turned eagerly. "You say your name is Brent? Unless I am dreaming, you are the living image of the Mary Brent with whom I went to school."

"Dar now! Whut I tol' you?" Judy exclaimed with a deep chuckle, as though she had been disputed. "I reck'n I knows folks when I see 'em."

Then followed a most wonderful evening. It was the first of many wonderful evenings; for it went far to alter and make brighter the life of the motherless girl, as well as that of our new-found friend. They became inseparable. Almost invariably I found her at Miss Byrd's in the evenings instead of at her uncle's.

It was all no less wonderful to me, for it gave me insight into the lives of two people—mistress and servant—whose relations to each other were impossible of adequate description, each of whom, in her own way, was a personage.

Miss Byrd was one of a class and generation to be likened only to certain women of the French Revolution and those of Greece in the days of Thermopylae. In addition to the wit, charm and a Luciferian pride of the one there was about her an impression of Spartan strength and will-power, no less forcible because vague and intangible.

By the time we began to wonder how we had ever done without her, to our utter dismay the little woman began to grow listless and absent-minded. Past mistress in the art of conversation, by reason of that subtle power of suggestion and sympathy, so rare and delightful, her increasing lack of animation frightened us. We could not interest her; it became pitiful to see her attempts to entertain us. She even lost interest in her flower garden and one night she would not see us. Then, in spite of her protests, Doctor Paxton came.

To Mary, waiting in the hall below, he said: "Physically she is as sound as a dollar; never a sick day in the twenty years I've known her. But something is worrying her. You must find out what it is; she needs no physic of mine." And with that we had to be content.

Apparently alive to the situation, Judy's attitude was a queer mixture of grief and impatience, hitherto wordless, until Mary gave her Doctor Paxton's verdict.

"I bin livin' wid white folks all my life, an' I clar ter gracious I don't know nuthin' 'bout 'em yet," the big woman muttered half angrily. "Shucks!" She turned and faced us. "I ain't nuthin' but er nigger; I ain't got no sense, but whut would you-all

think o' me ef I wuz ter go grievin' myself ter death 'bout somebody whar jes' like dey roun' de cornder waitin' fer me ter cruk my finger ter cum runnin'? 'Tain't nachul ——" She ceased abruptly, as if having said too much, and, putting a hand on Mary's arm, exclaimed with deep emphasis, "What in de name o' Gawd would dis nigger do widout you, chile? You is jes' like my white folks; you sho' is."

"How about Mr. Tom?"

With a quick change of emotion, so characteristic of her race, Judy grinned a sidewise glance at me. "Ef you ax 'im dat I spec he'd say:

"De grapevine hug de fence-rail fillin'; I'll marry you ef you is willin'!"

And she went into the kitchen, her sides shaking with laughter.

The following night Judy met me at the door, saying briefly:

"She done gone ter baid. Miss Mary up in her room now. She wouldn't lemme stay in de room wid her las' night, an' I lay up 'ginst de do'. Her light bin burnin' all night long."

The woman's voice had taken on that peculiar whimper so characteristic of negroes and young children when in distress. Nevertheless, she led me back into the kitchen and gave me a piece of fruitcake.

Presently, Mary came in, and, after wandering about the room in aimless fashion, said abruptly: "Aunt Judy, you knew a Mr. Taliaferro, didn't you—a long time ago?"

"Good Lawd, cum down!" she exclaimed, bringing her hands down on her knees with a resounding slap. "Whut you know 'bout 'im? Is you nuvver seen 'im? Gret Day! Is Miss Sally ——"

"Never you mind about Miss Sally; she's asleep—good for all night, I hope."

"Well, ef dat ain't de beatenes' thing!" said Judy solemnly. "How you done it I don't know, 'cep'n she done got ter love dat brown haid o' your'n mor'n anything in dis worl', I do b'lieve."

I looked at the girl in amazement, as Judy went thoughtfully out. "Who is Mr. Taliaferro, and what has he to do with it?"

"I don't know," she replied; "but there is a book Miss Sally has been reading, lying on a table by her bed. An old, unframed tintype fell out of it as I moved it—you just ought to see it—and you remember what Judy said about somebody being just around the corner ready to come ——"

The big woman came quietly in. "Is dis de man you wuz talkin' 'bout?" she inquired.

The girl nodded swiftly to me. And we gazed on the much-faded, full-length picture of a young man of, say, twenty, clad in some sort of uniform, slouch hat, high boots and gauntlets. On the back, even more faded than the picture itself, was written: "Love and Faith. Samuel Taliaferro."

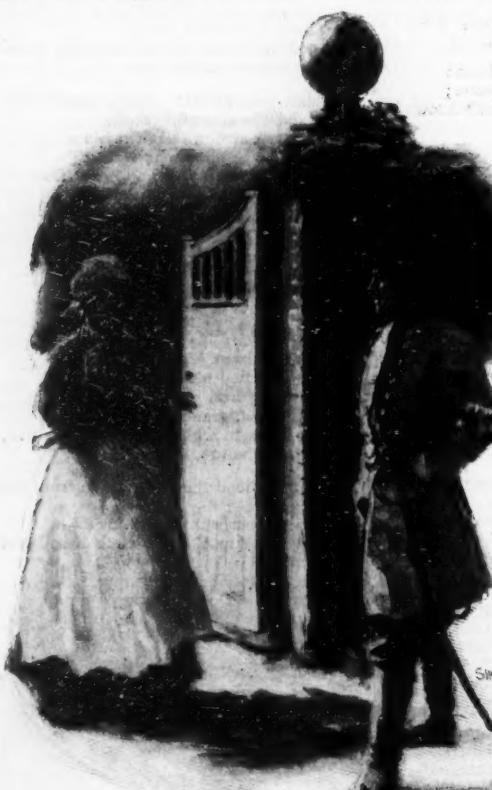
"Put it back, Aunt Judy," the girl whispered softly, and turned to me, her eyes brilliant with excitement. "She has been using that old picture as a bookmark. Now what do you think ——"

"It seems to me," I replied, "that you have at last succeeded in fastening a romance on somebody; but ——"

Judy came in and closed the door gently. Knuckles on her great hips, resolution stamped on her thick features, she turned swiftly and faced us. "De time done cum fer me ter speak out," she exclaimed in a deep, excited voice. "Ef I don't I'm gwine ter bus' wide open. An' you-all got ter stan' 'tween me an' her ef she raise er ruckshun wid me fer doin' it; you heer? Oh, yassuh, I knows you'd do whut you kin, but you ain't know'd her like I does. She done gimme de dev'l mor'n once fer pesterin' wid her feelin's; but I don't keer," with a quivering voice and defiant gesture upward; "she's all I got in dis worl' but three gravestones out in de buryin'-groun' ter stan' 'tween me an' Kingdom Come."

"You done ax me 'bout Marse Sam," she said impressively, as though fixing the fact that we had begun it. "Now lemme tell you," she went on, overturning a big washtub and seating herself upon it, "dem two bin lovin' one 'nuther sence dey wuz chillun, mos'. How cum I know it? Gret Day! honey, wa'n't I right dar in de ol' Tranquillity house when she wuz bawn? She ain't bin out o' my sight six mont' han'-runnin' sence. Yas'm, I's five year older'n she is"—pulling off the red and yellow handkerchief, without which we had never seen her.

She was as gray as a badger. Her hair seemed to fit her bullet-head like a skull cap. The low, receding forehead, flat nose and thick lips gave the appearance of extreme simplicity—to those unacquainted with her.



"An' Dat Same Night I Heer de 'Whipperwill' Makin' Our Call"

"How ol' is I? Umph! I dunno. I wuz er grown ooman when we-all live at 'Tranquill'ty.' Yas, suh, down in Loudoun County. An' Marse Sam, he live 'bout two mile f'm us. In de ol' days he wuz over at our house jes' like 'twuz his home, too. But, shoo! he wuz jes' one 'mongst many till de war bruk out. Lawd! honey, I can't tell you nuthin' 'bout dem turr'ble times, 'cept'n whut dey done ter me an' mine.

"Jeems River! De good times I done seen at dat ol' place—hit jes' nachully bust'n open wid 'em. You orter seen dat 'ooman upsta'rs—her and Miss Jinny, which wuz her sister—stan' in de parlor in de silks an' de satins an' de white slippers, an' de cump'ny cummin' an' goin', an' me an' Sawney showin' 'em up an' down de steps. Umph, my Lawd! dem wuz good times all de time.

"An' den when de war bruk out I done seen dat place, many's de time, widairy huff ner feather in ten mile. I clar ter goodness, de fus' time dem Yanks cum dey run eve'ything off'n de place but de dawgs—jes' swep' it clean ez er puppy lick 'er plate.

"An' when Marse Tip—yas, suh, he wuz Miss Sally's an' Miss Jinny's pa—when he cum back f'm de Cote-House an' see whut dem Yankees done, de blood resh up in his haid an' he fell right off'n de hoss an' he wuz daid 'fo' we got 'im in de house.

"Nex' mawnin', 'bout sunup, I heerd hosses out in de big road; 'twere 'bout er hund'ud uv 'em an' dar wuz Marse Sam in front. He waved 'em on down de road an' jumped de hoss over de fence an' rid up in de yard, an' when I tol' 'im 'bout what dem Yankees done he sho' did look like Satan hisse'. He rid off down de road like de dev'l beatin' tan-bark; but he cum back nex' day wid de preacher whar dey had wid 'em an' dey put Marse Tip in de groun' 'bout sundown."

"But, Aunt Judy, about Mr. Taliaferro and Miss Sally; did—"

"I nuvver heerd o' no nigger what could tell er straight tale, nohow, spesh'ly ef you ax 'em questions," Judy remonstrated, frowning. "All what I done tol' you wuz jes' de fust uv it, an' dat wuz bad 'nuff. But things got wuss an' wuss, 'cause whut de chillun didn't give ter our men, de Yankees cum an' tuk—right down ter de clothes in de closets. Gret jimminy! Sometimes we-all wuz jes' scratchin' like er passel o' chickens.

"When dey had put Marse Tip in de groun', Marse Sam cum ter me an' he sez, 'Judy, dem chillun ain' got nobody ter take keer uv 'em but you an' Sawney an' me an' Jim Claytor—an' he in de big army wid Gin'l Jackson.' Yas'm, Marse Jim, he wuz Miss Jinny's beau; dey 'bout ter git married when de war bruk out—an' Marse Sam sez, 'I ain' gwine ter leave dis valley ef I kin help it, an' I ain' cummin' in twenty mile o' dis house widout seein' 'em, an' you tell 'em fer me dat my eyes ain' de onlies' ones whut gwine ter be on 'em.'

"An' he sho' did keep his word, 'cause many an' many er mawnin' I fin' hams an' er sack er flour an' sech under de po'ch what dey done tuk f'm de Yankees. An' one day Marse Sam snuck up in de yard an' he han' me er bun'le an' he sez ter me, 'Tell 'em dat didn't cum f'm de inimy,' an' off he went, jes' burnin' de win'. An' when de chillun open de bun'le, dar wuz two black dresses 'count o' Marse Tip. Dey bus' out cryin' when dey seed 'em, 'cause dey didn't have none an' couldn't git 'em, an' Miss Sally, she sez, 'Tain't no uther man in de worl' would ha' tho' bout it.'

"An' dat wuz how cum I know'd he wuz sho' nuff in love wid her, 'cause Marse Sam nuvver wuz de man ter pay no 'tenshun ter wimmin's doin's an' fixin's. Ez fur ez uvver I seed he didn't keer nuthin' fer nobody—jes' nachully wil' ez er buck; de bigges' dev'l in Loudoun County. I lay you sump'n lively, in dem days he ain' nuvver walk ten mile in his life. An' 'twan't er fox run, much less'n er road in all dat valley, he couldn't foller wid his eyes shot.

"Dey tell me dat wuz how cum he got ter be Cun'l Mosby's right-han' man. Ef dem men wanter go anywhar, spesh'ly in de nighttime, Marse Sam wuz de man ter lead 'em, 'cause he know'd all de near cuts. Dey useter call 'im de 'Whippoorwill'."

"What! He the 'Whippoorwill' of Mosby's —"

"Why, yas, suh, he sho' is de ve'y man. Is you uvver seen 'im? He livin' right hyar in dis town, now. Dey useter sing er song 'bout 'im, sump'n like dis:

"Ef you hear de dry leaves rus'le,
Hil moult be nuthin' but er snake;
But ef de whipperwill am callin',
Oh, Mr. Yankee, keep awake!"

Speechless, bewildered, I went out on the porch to get my scattered wits together. Could it be possible that the original of that old tintype was "Whippoorwill" Taliaferro? The tales of his cunning, reckless daring, and his peculiar mode of signals at night still had power to thrill me. His prowess as a horseman and swordsman was, even yet, a byword in the Valley of Virginia. That he was yet living had never occurred to me. He had simply been the most fascinating hero of my boyhood days, whose deeds were done long before I was born. The possibility of his being seen and spoken to daily seemed incredible. But was it? Mosby himself was yet living; and had not that little bundle of whipcord, Joe Wheeler, just fought another war, to come home covered with honors by the whole country?

Somewhat dazed and excited, I went back into the kitchen.

Judy was saying: "One time I heerd er Yankee Cap'n say he wuz gwine ter ketch dat bird an' slit his win'pipe. He mout ez well bin tryin' ter ketch de sho' nuff bird wid his han's. I jes' nachully had ter laff when I heerd Marse Sam say he done ketched de Cap'n, stid o' de Cap'n ketchin' Marse Sam. An' dat's de way it went on—fus' one side, den de uther on top—till de S'rrender cum. An' my Lawd! folks look like Judgment Day done cum fer sho'."

"Wheew! wid de low-down, po' white trash on top an' de qual'ty on de bottom, things wuz jes' nachully upside down. Ol' man Jim Dodson, whar stayed home len'in' money ter folks endurin' de war, he tried ter start de ol'

White as chalk, Mary had risen, her eyes wide with comprehension. "Aunty," she said, "go upstairs and see if Miss Sally is asleep," and turned to me as Judy got out of hearing. "Do you realize what has happened?" Her lips scarcely framed the question.

"I am not absolutely sure," I replied, "but it looks as though Miss Sally heard only the latter part of Sawney's news."

She nodded. "And—and all these years! Oh, Tom, it's horrible!"

"Better get her to repeat that part when she comes back," I suggested.

"No, let her finish and then do it; there may be something more."

"But," I insisted, "she ambles on so, with her mixed tenses; she never comes to a full stop, even."

Judy came in smiling. "She sleepin' like er baby—de fus' time in —"

"You were telling us about Miss Jenny fainting," said I.

"Twan't no faint," she replied, slowly picking up the thread of her story. "Me an' Sawney tuk her upsta'rs an' she lay on de baid wid her eyes wide open two days an' two nights.

"An' dat same night I heerd de 'whipperwill' makin' our call. I went out an' dar wuz Marse Sam in de shadder o' de gatepos', an' he sez, 'Ax Miss Sally kin I see her jes' er minnit, 'cause I got ter be er long way f'm hyar by sunup.' An' when I go in an' tell her what Marse Sam sez, she jes' fling herse'f down on de baid, 'longside o' Miss Jinny, an' she

sez, 'Nuvver! Nuvver! Nuvver!' Nuthin' but dat. An' when I tell Marse Sam she dat 'stracted she don' know whut she talkin' 'bout, he sez ter me, 'Judy, de sheriff is lookin' fer me, 'count o' whut happen ter-day. He is er dam' cyarpet-bagger an' he'd like ter hang me.' He jes' stood dar laffin' discontempshus-like, an' he sez, 'You tell Miss Sally I gwine ter write her whar I gwine. You an' Sawney take good keer o' her an' Miss Jinny, you hear?' An' 'fo' I could say, 'Yas, suh,' he done faded out o' sight in de dark.

"An' when I tol' Miss Sally what Marse Sam say, she put her eye right in mine, an' she sez, 'Judy, I loves you mos' ez much ez I loves anybody in de worl', but lis'en ter me: if you uvver speak his name ter me or ter Jinny, or ef you uvver open yo' mouf 'bout what happen ter-day, I'm gwine ter sen' you' way f'm me fer good an' all; you heer me? Now, don' you forgit dat, an' you tell Sawney de same thing.'

"My Lawd! dat cert'n'y did 'stonish me, an' when I start ter ax her whut de motter wid Marse Sam, she whirl roun', wid her eyes jes' blazin', an' she sez, 'Yo' mouf open now!' Well, dat settle it wid me, 'cause I ain't nuvver heerd her spesserfy her words like dat. An' dat's de las' time I seen Marse Sam in Lawd knows how many year.

"An' Miss Jinny? She jes' sat dar in Marse Tip's big cheer an' look out'n de winder; day in an' day out, dar she sat. We all know'd who she lookin' fer, whar wa'n't nuvver gwine ter cum no mo'. An' she ain' nuvver open her mouf 'cep'n ter take whut we give her ter eat—jes' like er baby. De front o' de house wuz shet up an' Miss Sally wouldn't see her bes' frien's—nobody but de doctor. He tol' Miss Sally dat Miss Jinny got de mellincilly an' she got ter go 'way ter-ter—I fergit de place—soun' ter me like de thing whar dey useter keep de gol'fish."

"Aqua — Oh! Sanitarium," suggested Mary softly.

"Dat's it; dat's de place. An' Miss Sally sol' all de lan' 'cep'n de home farm, an' she cum up hyar an' rent dis house so she could go out ter see Miss Jinny. Hit mus' ha' cos' er pow'ful lot o' money out dar; 'cause when she died we didn't have 'nuff money ter take her back home, an' she lay out in de 'Piscopel buryin'-groun', I dunno how long.

"Oh, yas, suh; Marse Sam he writ her. At fus' he writ her eve'y week er so; den he writ her eve'y mont' an' den he writ her eve'y six mont'. And 'bout er year arter Miss Jinny died I met up wid 'im on de street.

"I heer somebody say, 'Dat you, Judy?' I turn roun' an' dar he wuz. He done got gray ez er rat, an' grow'd er mustash an' er go'tee. But I know'd 'im; his eyes jes' de same. I sot my basket down on de chu'ch steps an' he lean up 'ginst de fence an' he sez, 'Judy, can't you tell me nuthin' 'bout her? Ain't she uvver got none o' my letters; ain't she uvver say nuthin' 'bout me?'

"Den I upped an' tol' 'im. I sez, 'Marse Sam, she done got all dem letters whar you writ her. In all de years you

(Continued on Page 25)



"An' Sawney, He Bellered, 'Yas'm, Dey Arter Me, Too, 'Cause I Seen It'"

THE KING OF DIAMONDS

II
IT WAS a few minutes past four o'clock when Mr. Wynne strode through the immense retail sales department of the H. Latham Company, and a uniformed page held open the front door for him to pass out. Once on the sidewalk the self-styled diamond master of the world paused long enough to pull on his gloves, carelessly chucking the small sole-leather grip with its twenty-odd million dollars' worth of precious stones under one arm, meanwhile; then he turned up Fifth Avenue toward Thirty-fourth Street. A sneak thief brushed past him, appraised him with one furtive glance, then went his way, seeking quarry more promising.

Simultaneously with Mr. Wynne's appearance three men whose watchful eyes had been fastened upon the doorway of the H. Latham Company for something more than an hour stirred. One of them—Frank Clafin—was directly across the street, strolling along idly, the most purposeless of all in the hurrying, well-dressed throng; another—Steve Birnes, Chief of the Birnes Detective Agency—appeared from the hallway of a building adjoining the H. Latham Company, and moved along behind Mr. Wynne, some thirty feet in the rear; the third—Jerry Malone—was half a block away, up Fifth Avenue, coming slowly toward them.

Mr. Birnes adjusted his pace to that of Mr. Wynne, step for step, and then, seeming assured of his safety from any chance glance, ostentatiously mopped his face with a handkerchief, flirting it a little to the left as he replaced it in his pocket. Clafin, across the street, understood from that that he was to go on up Fifth Avenue to Thirty-fourth Street, the next intersection, and turn west to board any crosstown car which Mr. Wynne might possibly take; and a cabby, who had been sitting motionless on his box down the street, understood from it that he was to move slowly along behind Mr. Birnes, and be prepared for an emergency.

Half-way between Thirty-third and Thirty-fourth Streets, Jerry Malone passed Mr. Wynne without so much as a glance at him, and went on toward his Chief.

"Drop in behind here," Mr. Birnes remarked crisply to Malone, without looking around. "I'll walk on ahead and turn east in Thirty-fourth Street to nail him if he swings a car. Clafin's got him going west."

Mr. Wynne was perhaps some twenty feet from the corner of Thirty-fourth Street and Fifth Avenue when Mr. Birnes passed him. His glance lingered on the broad back of the Chief reflectively as he swung by and turned into the cross street, after a quick, businesslike glance at an approaching car. Then Mr. Wynne smiled. He paused

ILLUSTRATED BY CLARENCE F. UNDERWOOD

on the edge of the curb long enough for an automobile to pass, then went on across Thirty-fourth Street to the uptown side and, turning flatly, looked Mr. Birnes over pensively, after which he leaned up against an electric-light pole and scribbled something on an envelope.

A closed cab came wriggling and squirming up Fifth Avenue. As it reached the middle of Thirty-fourth Street Mr. Wynne raised his hand, and the cab drew up beside him. He said something to the driver, opened the door and stepped in. Mr. Birnes smiled confidently. So that was it, eh? He, too, crossed Thirty-fourth Street and lifted his hand. The cab which had been drifting along behind him immediately came up.

"Now, Jimmy, get on the job," instructed Mr. Birnes, as he stepped in. "Keep that chap in sight and when he stops you stop."

Mr. Wynne's cab jogged along comfortably up the Avenue, twisting and winding a way between the other vehicles, the while Mr. Birnes regarded it with thoughtful gaze. Its number dangled on a white board in the rear; Mr. Birnes just happened to note it.

"Grand Central Station, I'll bet a hat," he mused.

But the closed cab didn't turn into Forty-second Street; it went past, then on past Delmonico's, past the Cathedral, past the Plaza, at Fifty-ninth Street, and still on uptown. It was not hurrying—it merely moved steadily; but once free of the snarl which culminates at the Fifty-ninth Street entrance to Central Park, its speed was increased a little. Past Sixty-fourth Street, Sixty-fifth, Sixty-sixth, and at Sixty-seventh it slowed up and halted at the sidewalk on the far side.

"Stop in front of a door, Jimmy," directed the detective hastily.

Jimmy obeyed gracefully, and Mr. Birnes stepped out, hardly half a block behind the closed cab. He went through an elaborate pretense of paying Jimmy, the while he regarded Mr. Wynne, who had also alighted and was paying the driver. The small sole-leather grip was on the ground between his feet as he ransacked his pocketbook. A settlement was reached, the cabby nodded, touched his horse with his whip and continued to jog on up Fifth Avenue.

"Now, he didn't order that chap to come back or he wouldn't have paid him," the detective reasoned. "Therefore he's close to where he is going."

But Mr. Wynne seemed in no hurry; instead he stood still for a minute gazing after the retreating vehicle, which fact made it necessary for Mr. Birnes to start a dispute with Jimmy as to just how much the fare should be. They played the scene admirably; had Mr. Wynne been listening he might even have heard a part of the vigorous argument. Whether he listened or not he turned and gazed straight at Mr. Birnes until, finally, the detective recognized the necessity of getting out of sight.

With a final explosion he handed a bill to Jimmy and turned to go up the steps of the house. He had no business there, but he must do something.

Jimmy turned the cab short and went rattling away down Fifth Avenue to wait orders in the lee of a corner a block or so away. And, meanwhile, as Mr. Wynne still stood on the corner, Mr. Birnes had to go on up the steps. As he placed his foot on the third step he knew—he hadn't looked, apparently, but he knew—that Mr. Wynne had raised his hand, and that in that hand was a white envelope. And further, he knew that Mr. Wynne was gazing directly at him. Now that was odd. Slowly it began to dawn upon the detective that Mr. Wynne was trying to attract his attention. If he heeded the signal—evidently it was intended as such—it would be a confession that he was following Mr. Wynne, and realizing this he took two more steps up. Mr. Wynne waved the envelope again, after which he folded it across twice and thrust it into a crevice of a water-plug beside him. Then he turned east along Sixty-seventh Street and disappeared.

The detective had seen it, every bit of it, and he was perplexed. It was wholly unprecedented. However, the first thing to do now was to keep Mr. Wynne in sight, so he came down the steps and walked rapidly on to Sixty-seventh Street,



Mr. Wynne was Trying to Attract His Attention

pausing to peer around the corner before he turned. Mr. Wynne was idling along, half a block away, without the slightest apparent interest in what was happening behind. Inevitably Mr. Birnes' eyes were drawn to the water-plug across the street. A tag end of white paper gleamed tantalizingly. Now, what the deuce did it mean?

Being only human, Mr. Birnes went across the street and got the paper. It was an envelope. As he unfolded it and gazed at the address, written in pencil, his mouth opened in undignified astonishment. It was addressed to him—Steven Birnes, Chief of the Birnes Detective Agency. Mr. Wynne had still not looked back, so the detective trailed along behind, opening the envelope as he walked. A note inside said briefly:

My address is No. ——
Thirty-seventh Street. If it is necessary for you to see me please call there about six o'clock this afternoon.

E. VAN CORTLANDT WYNNE.

Now here was, perhaps, as savory a kettle of fish as Mr. Birnes had ever stumbled upon. It is difficult to imagine a more embarrassing situation for the professional sleuth than to find himself suddenly taken into the confidence of the person he is shadowing. But was he being taken into Mr. Wynne's confidence? Ah! That was the question! Admitting that Mr. Wynne knew who he was, and admitting that he knew he was being followed, was not this apparent frankness an attempt to throw him off the scent? He would see, would Mr. Birnes. He quickened his pace a little, then slowed up instantly, because Mr. Wynne had stopped on the corner of Madison Avenue, and as a downtown car came rushing along he stepped out to board it. Mr. Birnes scuttled across the street, and by a dexterous jump swung the car as it fled past. Mr. Wynne had gone forward and was taking a seat; Mr. Birnes remained on the back platform, sheltered by the accommodating bulk of a fat man, and flattered himself that Mr. Wynne had not seen him. By peering over a huge shoulder the detective was still able to watch Mr. Wynne.

He saw him pay his fare, and then he saw him place the small sole-leather grip on his knees and unfasten the catch. Not knowing what was in that grip Mr. Birnes was curious to see what came out of it. Nothing came out of it—it was empty! There was no question of this, for Mr. Wynne opened it wide and turned it upside down to shake it out. It didn't mean anything particular to Mr. Birnes, the fact that the grip was empty, so he didn't get excited about it.

Mr. Wynne left the car at Thirty-fourth Street, the south end of the Park Avenue tunnel, by the front door, and the detective stepped off the rear end. Mr. Wynne brushed past him as he went up the stairs, and as he did so he smiled a little—a very little. He walked on up Park Avenue to Thirty-seventh Street, turned in there and entered a house about the middle of the block, with a latchkey. The detective glanced at the number of the house, and felt aggrieved—it was the number that was written in the note! And Mr. Wynne had entered with a key! Which meant, in all probability, that he did live there, as he had said!

But why did he take that useless cab ride up Fifth Avenue? If he had no objection to any one knowing his address, why did he go so far out of his way? Mr. Birnes couldn't say. As he pondered these questions he saw a maid-servant come out of a house adjoining that which Mr. Wynne had entered, and he went up boldly to question her.

Did a Mr. Wynne live next door? Yes. How long had he lived there? Five or six months. Did he own the house? No. The people who owned the house had gone to Europe for a year and had rented it furnished. No,



"Say, is Them Real Diamonds?" He Demanded Thickly

CLARENCE F. UNDERWOOD

Mr. Wynne didn't have a family. He lived there alone, except for two servants, a cook and a housemaid. She had never noticed anything unusual about Mr. Wynne, or the servants, or the house. Yes, he went out every day, downtown to business. No, she didn't know what his business was, but she had an idea that he was a broker. That was all.

From a near-by telephone booth the detective detailed Clafin and Malone, who had returned to the office, to keep a sharp watch on the house, after which he walked on to Fifth Avenue, and down Fifth Avenue to the establishment of the H. Latham Company. Mr. Latham would see him—yes. In fact, Mr. Latham, harried by the events of the past two hours, bewildered by a hundred-million-dollar diamond deal which had been thrust down his throat gracefully, but none the less certainly, and ridden by the keenest curiosity, was delighted to see Mr. Birnes.

"I've got his home address all right," Mr. Birnes boasted, in the beginning. Of course it was against the ethics of the profession to tell *how* he got it.

"Progress already," commented Mr. Latham with keen interest. "That's good."

Then the detective detailed the information he had received from the maid, adding thereto divers and sundry conclusions of his own.

Mr. Latham marveled exceedingly.

"He tried to shake us all right when he went out," Mr. Birnes went on to explain, "but the trap was set and there was no escape."

With certain minor omissions he told of the cab ride to Sixty-seventh Street, the trip across to a downtown car, and, as a matter of convincing circumstantial detail, added the incident of the empty gripsack.

"Empty?" repeated Mr. Latham, startled. "Empty, did you say?"

"Empty as a bass drum," the detective assured him complacently. "He turned it upside down and shook it."

"Then what became of them?" demanded Mr. Latham.

"Became of what?"

"The diamonds, man—what became of the diamonds?"

"You didn't mention any diamonds to me except those five the other day," the detective reminded him coldly. "Your instructions were to find out all about this man—who he is, what he does, where he goes, and the rest. This is my preliminary report. You didn't mention diamonds."

"I didn't know he would have them," Mr. Latham exploded irascibly. "That empty gripsack, man—when he left here he carried millions—I mean a great quantity of diamonds in it."

"A great quantity of—" the detective began; and then he sat up straight in his chair and stared at Mr. Latham in bewilderment.

"If the gripsack was empty when he was on the car," Mr. Latham rushed on excitedly, "then don't you see that he got rid of the diamonds somehow from the time he left here until you saw that the gripsack was empty? How did he get rid of them? Where does he keep them? And where does he get them?"

Mr. Birnes closed his teeth grimly and his eyes snapped. Now he knew why Mr. Wynne had taken that useless cab ride up Fifth Avenue. It was to enable him to get rid of the diamonds! There was an accomplice—in detective parlance the second person is always an accomplice—in that closed cab! It had all been prearranged; Mr. Wynne had deliberately made a monkey of him—Steven Birnes! Reluctantly the detective permitted himself to remember that he didn't know whether there was anybody in that cab or not when Mr. Wynne entered it, and—and—! Then he remembered that he did know one thing—the number of the cab!

He arose abruptly, with the light of a great determination in his face.

"Whose diamonds were they?" he demanded.

"They were his, as far as we know," replied Mr. Latham.

"How much were they worth?"

Mr. Latham looked him over thoughtfully.

"I am not at liberty to tell you that, Mr. Birnes," he said at last. "There is a great number of them, and they

are worth—they are worth a large sum of money. And they are all unset. That's enough for you to know, I think."

It seemed to be quite enough for Mr. Birnes to know.

"It may be that I will have something further to report this evening," he told Mr. Latham. "If not, I'll see you to-morrow, here."

He went out. Ten minutes later he was talking to a friend in police headquarters, over the telephone. The records there showed that the license for the particular cab he had followed had been issued to one William Johns. He was usually to be found around the cabstand in Madison Square, and lived in Charlton Street.

Mr. Birnes' busy heels fairly spurned the pavements of Fifth Avenue as he started toward Madison Square. Here was a long line of cabs drawn up beside the curb, some twenty or thirty in all. The fifth from the end bore the number he sought—Mr. Birnes chuckled; and there, alongside it, stood William Johns, swapping Billingsgate

"Now, Johns, who was the man in the cab when you stopped to pick up the second man at Thirty-fourth Street?"

"Wrong, Cap," and the cabby grinned. "There wasn't any man."

"Don't attempt to deny —"

"No man, Cap. It was a woman."

"A woman!" the detective repeated. "A woman!"

"Sure thing—a woman, a regular woman. And, Cap, she was a pippin, a peachino, a beauty bright," he added gratuitously.

Mr. Birnes stared thoughtfully across the street for a little while. So there was a woman in it! Mr. Wynne had transferred the contents of the gripsack to her, in a cab, on a crowded thoroughfare, right under his nose!

"I was a little farther down the line there," Johns went on to explain. "About a quarter of four o'clock, I guess, she came along. She got in, after telling me to drive slowly up Fifth Avenue so I would pass Thirty-fourth

Street five minutes or so after four o'clock. If a young man with a gripsack hailed me at the corner I was to stop and let him get in; then I was to go on up Fifth Avenue. If I wasn't stopped I was to drive on to Thirty-fifth Street, cut across to Madison Avenue, down to Thirty-third Street, then back to Fifth Avenue and past Thirty-fourth Street again, going uptown. The guy with the gripsack caught us first crack out of the box."

"And then?" demanded the detective eagerly.

"I went on up Fifth Avenue, according to sailing orders, and the guy inside stopped me at Sixty-seventh Street. He got out and gimme a five-spot, telling me to go a few blocks, then turn and bring the lady back to the Sixth Avenue 'L' at Fifty-eighth Street. I done it. That's all. She went up the steps, and that's the last I seen of her."

"Did she carry a small gripsack?"

"Yep. It would hold about as much as a high hat."

Explicit as the information was, it led nowhere, apparently. Mr. Birnes readily understood this much, yet there was a chance—a bare chance—that he might trace the girl on the "L," in which case—anyway, it was worth trying.

"What did she look like? How was she dressed?" he asked.

"She had on one of them blue tailor-made things with a lid to match, and a long feather in it," the cabby answered obligingly. "She was pretty as a—as a—she was a beaut, Cap, sort of skinny, and had lots of hair on her head—brownish, goldish sort of hair. She was about twenty-two or three, maybe, and—and—Cap, she was the goods, that's all."

In the course of a day a thousand women, more or less, answering that description in a general sort of way, ride back and forth on the elevated trains. Mr. Birnes sighed as he remembered this; still it might produce results. Then came another idea.

"Did you happen to look in the cab after the young woman left it?" he inquired.

"No."

"Had any fares since?"

"No."

Mr. Birnes opened the door of the closed cab and glanced in. Perhaps there might be a stray glove, a handkerchief, some more definite clew than this vague description. He scrutinized the inside of the vehicle carefully; there was nothing. Yes, by Jingo, here was something—a white streak under the edge of the cushion on the seat! Mr. Birnes' hopeful fingers fished it out. It was a white envelope, sealed and—and addressed to him!

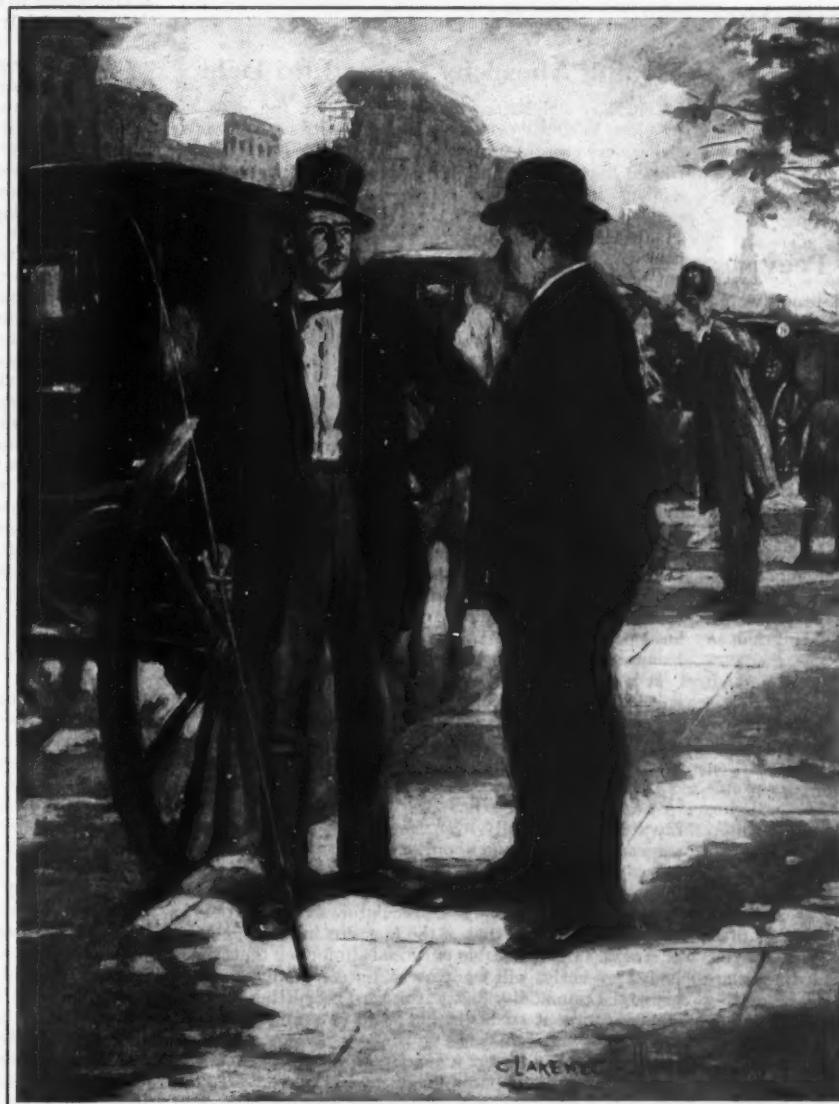
If you are as clever as I imagine you are, you will find this. My address is No. —— Thirty-seventh Street. I shall be pleased to see you if you will call.

E. VAN CORTLANDT WYNNE.

It was most disconcerting, really.

A snow-white pigeon dropped down out of an azure sky and settled on a topmost girder of the great Singer Building.

(Continued on Page 30)



"Far be it From Me to Deceive You, Cap," Responded the Cabby

with the driver of a hansom, the while he kept one eye open for a prospective fare. It was too easy! Mr. Birnes paused long enough to congratulate himself upon his marvelous acumen, and then he approached the driver.

"You are William Johns?" he accused him sharply.

"That's me, Cap," the cabby answered readily.

"A few minutes past four o'clock this afternoon you went up Fifth Avenue, and stopped at the corner of Thirty-fourth Street to pick up a fare—a young man."

"Yep."

"You drove him to the corner of Sixty-seventh Street and Fifth Avenue," the detective went on just to forestall possible denials. "He got out there, paid you, and you went up Fifth Avenue."

"Far be it from me to deceive you, Cap," responded the cabby with irritating levity. "I done that same."

"Who was that man?" demanded Mr. Birnes coldly.

"Search me! I never seen him before."

The detective regarded the cabby with accusing eyes. Then, quite casually, he flipped open his coat and Johns caught a glimpse of a silver shield. It might only have been accident, of course, still —

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PHILADELPHIA, DECEMBER 26, 1908

The Joke That Makes You Peevish

IF IT were not for wealth's fool friends, or if people would always take a joke, there would be even less invidious prejudice against wealth in this country.

For example, a branch railroad four hundred miles long was recently completed in the Northwest. It was a creditable piece of work. The dirt was accurately shoveled, so as to make a level roadbed, the ties properly placed and the rails laid exactly so far apart all the way. The achievement was celebrated at a public banquet, where the gentleman who promoted the branch in modest expectation of earning a neat profit on the investment had the pleasure to see himself described, in letters of golden fire, as the "Empire Builder."

Contemplating this, a thoughtful contemporary—somewhat tremble with ecstatic devotion—observes: "We think we are entirely within the mark when we say that the Pacific Northwest owes more to Mr. Hill than to any human being who ever lived."

Passing by the strict grammatical construction, which would imply that Mr. Hill is not a human being, this is the kind of thing that makes some citizens, albeit peaceably inclined, turn peevish and look about for a brick. They think Shakespeare, Newton, Lincoln—to mention only a few at random—did as much for them as for people who live off the line of Mr. Hill's railroad. A gentle imputation to the contrary, instead of provoking laughter, really irritates them.

The General Christmas Bounty

USUALLY you give a return for your Christmas present; and right-minded persons believe in paying their own way. Perhaps the right-minded they are the more they fear the demoralizing effect of getting things without payment, and feel that the only true way to help the indigent man is to make him completely self-supporting, which is synonymous with self-respecting.

Yet all of us take bounty; and if we are well-to-do we take rather more of it than our less fortunate neighbors can get. Beethoven puts nothing in the stocking of a man who hasn't the price of a concert ticket. The well-to-do man gets a college education for his son at a tenth its cost. For five hundred dollars in tuition he gets five thousand dollars' worth of instruction. The State, or Mr. Rockefeller, makes up the deficit. Railroads make little on hauling sleeping-car and dining-car passengers. That superior service for the well-to-do is largely supported by profits from crowded day-coaches. High schools cost, per pupil, three times as much as elementary schools—to which alone, generally speaking, children of the less fortunate go.

Other instances might be cited. Not that the well-to-do are becoming visibly "pauperized." We would not suggest, as a holiday thought, that Mr. Carnegie endow a rescue movement in their behalf. But the virtuous self-supporting doctrine has great limitations—which are appropriately remembered at this season.

Some Stars of Empire

AT CHICAGO this month was given a really wonderful exhibition of inventions—a display of achievements of the human mind and hand which was also symbolic of mankind's progress. One of the symbols, only two years

old, weighed sixteen hundred and ten pounds, while a whole carload of others averaged fourteen hundred and fifty pounds. These are known, technically, as steers; but there were many sorts of massy beasts, meet to haul, clothe, nourish, lard and butter, "the paragon of animals."

With this fat-stock show compare a description of the state of agriculture in England not long after the Norman conquest: "The stock was of such poor breed that a grown ox seems to have been little larger than a calf of the present day, and the fleece of a sheep often weighed less than two ounces. Many of the animals had to be killed before winter, as there was no proper fodder to keep them, and those that survived were often so weak in the spring that they had to be dragged to pasture on a sledge. Though the fields were allowed to lie fallow every third year, they gave a yield of only about six bushels of wheat an acre, of which two bushels had to be retained for seed."

Here is a law of about the same period: "If a stranger go out of the highway, and he then neither shout nor blow a horn, he is to be accounted a thief, either to be slain or to be redeemed." By the materialistic theory of history we learn that the chubby pig and the ponderous steer are also signs and harbingers of the higher life.

Going Ahead by Going Into Debt

SINCE consolidation, eleven years ago, the debt of New York City has nearly trebled, and it is now rather over two-thirds as much as the funded debt of the United States. The increase of more than four hundred millions in indebtedness since consolidation provokes some dolorous prophecies that the metropolis must be running headlong to ruin.

Generally speaking, when the railroads are piling up indebtedness it is a sign of progress. It means that they are borrowing money on long time at low interest to make profitable improvements. Since 1898 their debt has increased four billions; but the money has been well laid out, for average dividends on railroad stocks have doubled. Every one realizes that if the roads are to keep up with the needs of the country they must constantly absorb fresh capital, go into debt more and more. In the first half of this year they issued half a billion of new bonds.

Public debt, however, is commonly put in quite another category—and for no good reason. Its benefits are seldom capable of mathematical demonstration. To build bridges, roads, hospitals, libraries, water-works, scores of schoolhouses and so on, New York has borrowed so many hundred millions at about three and a half per cent. Over against the fixed charge you cannot set down the education of six hundred thousand children at so many cents per head per annum, and strike a bookkeeper's balance. The balance is there, however.

It is safe to say that any city that hasn't gone into debt hasn't lived up to its opportunities of usefulness.

Insulting a Humble Brother

WE DON'T see why the poor scalper of theatre tickets should be used so harshly. All the newspapers take a rap at him periodically, even though they themselves have passes to the play, and about once a year the city council passes an ordinance threatening to put him in jail. Nobody else in his class is so badgered.

The scalper is simply a speculator. His function is exactly the same as that of the operator in wheat, cotton or stocks. His honorable purpose is to foresee that somebody, presently, will want a certain commodity, and to get to the commodity first—afterward permitting the consumer to take it off his hands at an agreeably enhanced price.

His profit, like that of a gentleman who corners oats, is the due reward of his skill, judgment and celerity. To the production and consumption of dramas he contributes in exactly the same degree that his more famous colleague contributes to the production and consumption of oats. By suppressing the scalper, many a man who would have paid two dollars and a half for a ticket will get it for two dollars—a condition obnoxious to that theory of trade under which some highly-successful enterprises have developed, and plainly in derogation, moreover, of the law of supply and demand.

We don't see why the scalper should not plead *laissez-faire* as well as any other speculator. When the press calls him a wort, and the council sternly prescribes acid, a great vocation is insulted in one of its humbler members.

Taking Stock of the Year

TRADE reviews of 1908 will be pitched in a minor key. Yet it was a notable year. If you can get a man nervous enough you can make him believe anything. Undoubtedly the country was nervous; but not nervous enough to believe that it must abandon Government control of big business or suffer perpetual hard times as a punishment for its contumacy. Speaking of the large majority, it cleaved to Teddy. That steadiness under adversity is significant.

The Socialist vote, it now appears, was hardly any larger than in 1904, although industrial depression might well have called out the maximum of discontent. Describing the condition which must result in Socialism, a recent and entirely acceptable statement says: "A small number of people, capitalists, possess as their exclusive property the land, mines, factories, railroads and other instruments by which goods are produced to satisfy human wants."

That does not describe a condition which obtains in the United States. That it does not describe a condition which very many people see in prospect is a fair reading, we think, of the election returns. All the circumstances considered, the election was a memorable demonstration of conservatism, and, in the last analysis, conservatism means that a man is finding his conditions quite tolerable. For a decided majority to be in that state isn't so bad.

A House Divided Against Itself

IT SEEMS to be in the air that an attempt shall be made this winter to reform the rules of the House. Speaker Cannon is plainly of the opinion that the subject will remain in the air. Very likely he is right. The question is essentially a simple one, being the same that confronts Haiti, Cuba, India and the Philippines—to wit, whether the House is capable of self-government.

Now we believe firmly that every body of men possesses, at least potentially, the capacity to govern itself. But personal observation of the workings of the House does not much encourage a belief that this capacity has there been developed to a practicable degree. Turn to the evidence. When the Haitian is given an opportunity to govern himself, what does he do? Too often he borrows a gun and shoots up his alderman. At every session the House enjoys a period of practically untrammeled liberty. It goes into Committee of the Whole House on the State of the Union; the Speaker puts a substitute in the chair, and the members can do pretty much as they please. What follows? Why, they consume days on end delivering long and uninteresting speeches, generally upon quite irrelevant subjects, with no other aim than to get them printed in the Record and distributed gratis among constituents. One cannot watch the House at these periods when it is governing itself without a sad doubt as to the result of extending its powers in that direction.

When the House is able to reform its awful tendency to spout indifferent rhetoric we shall be more hopeful about such reform of the rules as will make it a free body.

The Indestructible Lords

WE HEAR again that the House of Lords must be abolished. But, of course, this can't be done. For two centuries and a half England has been thundering in the index at the Upper Chamber, and, with one slight exception, it has always taken it out in thundering. Seventy years ago Macaulay was sure that "in a few years the House of Lords must go after Gatton and Old Sarum"; and for quite that long nearly all enlightened British statesmen have seen the inconvenient anomaly of a hereditary chamber which, in the words of Sir William Harcourt, "represents nothing but the interests of a class, a very limited and very selfish class."

But it does not lie in the Anglo-Saxon nature to kill an institution. Probably the gradual extinction of villeinage was due to the admixture of reckless Norman blood. It was not accidental that England achieved the Reformation by setting up an ecclesiastical institution almost exactly like the one it overthrew. There always has been a House of Lords; the wisdom of the Fathers approved it.

Without a House of Lords the British empire would be adrift upon a chartless and empirical sea. That House, in 1893, threw out the Home Rule Bill by a vote of about nine to one. Lord Rosebery declared, in the ensuing election, that the real issue was between Peers and Commons—and the electorate simply overwhelmed the Liberal party, utterly Bryanized it, returning four hundred and eleven Unionists (on which side the Lords were) against one hundred and seventy-seven Liberals and a few scattering. As usual, there were complicating issues. But the movement to abolish the Lords has looked more dubious since then.

Poor Richard Junior's Philosophy

• The man who marries for money soon finds why it is called the sinews of war.

• The girl who looks for a husband will find one, but she needn't expect a reward.

• If you are rich you can afford to be good-natured, and if you are poor you can't afford not to be.

• There is no reason in love; the reasons why a girl falls in love are the reasons why she shouldn't.

• It takes talent to make good friends, but to cultivate enemies that are really worth while requires actual genius.

WHO'S WHO—AND WHY

An Old Salt From Detroit

MR. CHARLES TANSEY, of Buffalo, New York, once submitted to Manager Lem Wolcott a Great American Drama in which the prologue followed the second act. In defending this dramatic innovation Mr. Tansey stoutly contended that the proper place for any prologue is after the second act, so that people who get in late may know what the show is about.

Radical as that departure from the accepted standards may have been, it was no whit more radical than the step that is to be taken here. This story has two morals. Both from a business and an artistic viewpoint this may seem prodigal. Ordinarily but one moral is incorporated in a story, and the other one is kept for another story; thus, if conditions are propitious, enabling the struggling author to put two across on the stern and rockbound editor, instead of one. Disdaining such subterfuges, the two morals that properly go with this illuminating narrative shall be incorporated in it, not only that the reading public may have its fullest need of instruction, but, also, as a merited rebuke to that numerous class of authors who eliminate morals from their work entirely, and supply immorals liberally instead.

Furthermore, it is deemed wise to reverse the ordinary practice of writers of tales with morals, and insert the morals at the beginning, instead of tacking them to the end; thus, in a measure, giving endorsement to Mr. Charles Tansey's ideas about the prologue of his play.

Wherefore, the morals are these: (1) Constant rapping wears away the hardest Secretary of the Navy, and (2) If a medal is desired, and there is no other way to get it, give it to yourself.

Bearing in mind these two instructive and cogent truths, what do we find? We find that Mr. Truman H. Newberry, of Detroit, Michigan, is Secretary of the Navy, having stepped gracefully into that position on December first from his coign of vantage as Assistant Secretary of the Navy, where he has been cozily installed for some two years, awaiting, with such patience as he could command, the psychological moment and, also, the psychological T. Roosevelt, who was at one time Assistant Secretary of the Navy himself, but who, in the fullness of time, became the Army and the Navy and all the other works.

So far as Mr. Newberry was concerned, it was but a matter of waiting. There never has been any doubt, from the moment he first clamped on the assistant secretaryship, that he would be Secretary. That is what Mr. Newberry arrived on the spot for, and he came prepared with a full set of secretarial regalia. You see, Mr. Newberry is a hustler. He could foresee no war on the horizon whereby he, as Assistant Secretary of the Navy, might be led to paths of glory via San Juan or whatever other hill it was. Consequently, he cast an eagle eye about, and decided the way to get his feet on his own particular path of glory was across the billowy form of Victor Howard Metcalf, then enjoying the emoluments of the Cabinet job that goes with the Navy.

Victor Howard had been Secretary of Commerce and Labor and in Congress before that, but his is a gentle soul. He is painstaking and careful, but has none of the dash that goes with two hundred and fifty pounds of brawn nurtured in Detroit, the same being possessed by Newberry. Moreover, Newberry is a practical sailor, had been a volunteer naval officer in the Spanish War, had made a study of the Navy, has a few tons of money and was held in high regard at the White House.

While Victor H. was fussing along in his department, mulling over things he didn't know about and never would, Truman H. was giving an exact imitation of a live wire, during office hours, and spreading himself around in a social program at night wherein he overlooked no tricks.

What Sympathy Will Do in Politics

HE WAS hustling, but scientifically, not rudely. When a large, conical gentleman from Detroit freights in a few cases of legal tender and sets about doing things in Washington society he finds that Washington society is responsive. Moreover, when a large, conical gentleman from Detroit shows a short, thickset person from Oyster Bay, New York, that he is in sympathy with all the thickset person's ideas about the Navy, upon which subject said thickset person has fourteen ideas a minute every working-day, that being his principal concern of all the governmental matters, the outcome isn't hard to guess, especially as we must have young blood in the administration of naval affairs.



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The Large, Conical Gentleman From Detroit Who is in Sympathy With the Naval Plans of the Short, Thickset Person From Oyster Bay

Serious and Frivolous Facts About the Great and the Near Great

To be sure, it took Newberry longer than it might, for he did not qualify in the cross-country tests. When he first got to Washington he was told to put on his old clothes and come over to the White House. He went. Thereupon, the President tried Newberry out for admission to the Palpitating Perambulators on Presidential Peregrinations. They started out gayly. Before nightfall the President had dragged Newberry through creeks, jumped him off crags, chased him up mountains, shooed him up trees, raced him along dusty roads, rolled him down hills and shoved him up perpendicular walls of rock.

Newberry came home two miles behind the Presidential procession, went to bed for a week and never went out again. He is not built for it.

If he had qualified it is quite likely he would have been Secretary of the Navy long ago, but he bided his time. Although he cannot turn a double somersault out of a treetop into Rock Creek, he did know how to do a few feats of tight-wire dancing and balancing, and practiced them assiduously, keeping up his liberal social campaign the while, and being always on the spot. The result was foreordained. One bright day, early in November, Victor Howard Metcalf, in true nautical style, walked the plank, clasping in his hand a letter saying how sorry the President was to accept his resignation, after his invaluable services to the country, but please hurry up, and good luck to you, and do not tarry, I pray thee.

Thus it all worked out satisfactorily. Mr. Newberry is Secretary of the Navy, which is a good selection, too, in its way, for Newberry will be a good Secretary of the Navy. He is a keen business man and he knows about the needs of the service, having made that sort of thing his hobby. Moreover, he has courage and ideas of his own, and those are two attributes the Navy needs as much as any department of the Government that can be recalled. In common with the other members of the Roosevelt Cabinet he will hand in his resignation to President Taft on March fourth, next. Just now, when he has any leisure he devotes a few searching thoughts to the question: What will Taft do with that resignation? There are those who say it will be accepted, and that Newberry got his Cabinet membership for three months to let him down easily. There are others—but, who can read the mind of a President-elect?

Newberry's father was a railroad owner and a car builder in Detroit. When the boy finished college the

father put him in business. He took to it naturally. He became a big man in Detroit's business and financial circles. Meantime, he had a yacht, or yachts, and he took time to get a master's license on the Great Lakes and another for the Atlantic Ocean. When the Detroit Naval Reserves were organized he interested himself in that organization, and naval-reserved with all his energy. After he became Assistant Secretary of the Navy it wasn't long until he was in fact, if not by title, the real Secretary, although until his advent with title and appurtenances, the real Secretary of the Navy during the Roosevelt Administration has been T. Roosevelt and the apparent secretaries mere whispers in authority. Naval officers who wanted things went to the President direct, but not, after Newberry arrived, until they had told Newberry about it. Now that he is the real Secretary he may get into the figurehead class himself, or he may not. Probably he will not. He has nerve enough and knowledge enough to get what is his.

Pinning Medals on Detroiters

AS FOR that second moral: It is a long story, or a short one, just as you choose to make it, so let's make it short. The Detroit Naval Reserves, including Newberry, enlisted in the Spanish War. They were assigned to the Yosemite. The Yosemite skittered along the Atlantic Coast, protecting the folks who were seeing Spanish ships in the offing whenever the offing was to be seen. It was galling to the amateur heroes aboard, but necessary. The Yosemite officially never did get under fire, or in an engagement. The rules say no medals shall be given to heroes who were not under fire. Thus, the Detroiters got none.

Still, Truman H. Newberry, one of the heroes, was on the job. The Detroiters claimed they were under fire from the San Juan land batteries. There was no report of it. Newberry tried to get the medals. He failed. Then he became Assistant Secretary of the Navy. Whereupon the Detroiters got their medals. Simple, wasn't it? Newberry is the Navy Department—medals granted—heroes satisfied; everybody happy but the Spaniards, and, as the medals were not granted until January 19, 1906, they had time to forget—presto—change!

Fairbanks and the Factory

VICE-PRESIDENT FAIRBANKS was campaigning in Indiana, making speeches from train ends. He stopped at a station in the centre of the State close by a big factory building.

"My friends," said the Vice-President, "I am glad we stopped here, close to that magnificent temple of industry I observe on my right. It is the Republican Administration, the policy of protection, that has enabled you to maintain in your midst that magnificent symbol of prosperity and good times. Vote for us and you will have not only one but a dozen of these great factories in your midst. They bring prosperity, are the children of prosperity, and the Republican party is responsible for them."

Then the train pulled out. Soon after the Vice-President returned to his car a local committeeman said: "Mr. Vice-President, I think you laid it on a little thick about that factory. You see, it has been closed down for seven years and it broke everybody in the country before it quit."

The Ancestry of Ade

GEORGE ADE was introducing guests at a dinner in Chicago once by making plays on their names, going back to the alleged derivations and poking fun at the names. He was getting along famously until it came time for him to be introduced.

"Gentlemen," said the man on Ade's right. "This is George Ade—aid—assistance—help—relief—support—succor—"

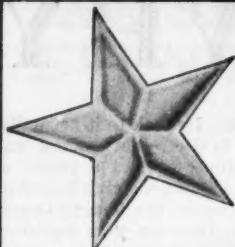
That ended that.

Robbing the Cradle

SENATOR BEVERIDGE was speaking to an early-morning crowd in Huntington, Indiana. School had not been called because of the Senator's visit, and the school-children were there with the grown-ups.

Two or three disgusted Democrats walked by, scorning to stop and listen to the arguments.

"Huh!" sniffed one. "Now what do you think of that? They had to let out school to get a crowd."



Star Anniversary Issue of Woman

GREATEST LIST OF CONTRIBUTORS AND INTERESTING FEAT



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ELLIOTT FLOWER



MAUD BALLINGTON BOOTH



ELIA W. PEATTIE

FORREST CRISSEY
Advisory Editor
Woman's World

year. Mr. Patterson is an insider, and this article is a startling exposure of the follies and sins of the fashionable rich.

"Homes and Near Homes in the Far North," by Rex Beach. Mr. Beach is the author of "The Barriers," a book which established a sales record of 50,000 copies in six weeks, in a panic year. He also wrote "The Spoilers," which has an immense sales record. This sketch-story in the Woman's World abounds with the rapid, moving-picture style of description, the surprising touches of nature, the soul-stirring pathos so characteristic of Mr. Beach's work. His serial stories for magazines bring him \$10,000.00.

"How I Won First Prize in a \$10,000 Beauty Contest," by Miss Della Carson. Miss Carson was considered the most beautiful woman in America against 6,000 competitors. In

TO commemorate our Twenty-Fifth Anniversary we have issued a Star Anniversary issue which contains the greatest list of contributors and interesting features ever published in one issue of a magazine. Read the list of famous writers, actors, poets, song writers and celebrities mentioned below. Every one a Star—and each and every one is represented in this great Anniversary Number of the **Woman's World**. We will send this Star issue free in accordance with our free introductory offer below to introduce the **Woman's World** into new homes. **Woman's World** has the largest circulation of any publication of *any* kind in the world—over Two Million regular paid subscribers. The greatest writers in America now contribute to the **Woman's World**, and this list of contributors and special features in the Star Anniversary issue only will give you an idea of what a particularly live and interesting magazine the **Woman's World** is today. It is the great low-priced National Magazine—The Magazine of the People.

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- All of these famous Authors, Actors, Poets, Editors, Composers, Celebrities, Cause workers and public officials are contributors to this *one issue* of the WOMAN'S WORLD—the Star Anniversary Issue.

FEATURES

"White Slave Trade of Today," by Edwin W. Sims, United States District Attorney in Chicago. An account of the White Slave traffic of today by the official who has already obtained the conviction of many hundreds of the miserable creatures engaged in this "business," and who, Mr. Sims says, "have reduced the art of ruining young girls to a national and international system." Do you know that "White Slave" Trappers search the city and country towns for their victims and with what wiles they lure fair girls away? Mr. Sims' words of warning and the facts he presents should be read by every mother and father in America. Mr. Sims was the government prosecuting attorney in the famous \$29,000,000 Standard Oil Case.

"The Sins of Society," by Mr. Joseph Medill Patterson, author of "A Little Brother of the Rich," the greatest book sensation of the

this article she tells the story of how she entered the Contest and all about herself, and how she retains the appearance of a girl of seventeen whereas she is nearly thirty. Miss Carson conducts the Beauty Culture Department regularly in the Woman's World.

"A Pot of Irish Porridge," by Chauncey Olcott. In this inspiring contribution Mr. Olcott relates his experience in "getting on the stage"; how he wrote "Ragged Robin," "My Irish Rose," Songs, etc. It deals with the music and romance of Ireland and is full of intimate, personal touches, and anecdotes of how this Prince of Irish Actors has, himself, lived a romantic life of comedy and pathos.

"Why Girls Go Astray," by Edwin W. Sims—a second "White Slave" article strictly from the viewpoint of the lawyer, who finds himself called upon, as an officer of the law, to deal with this delicate and difficult subject. In this article Mr. Sims states he has received many letters from fathers and mothers since he commenced writing for the Woman's World whose fears and suspicions "were aroused by the warning that the girl who left her home in the country, gone up to the city and does not come home to visit, needs to be looked up." These cases have been investigated and some of the results are published in his article "Why Girls Go Astray."

"His Bravest Deed," by General Charles King, author of "The Colonel's Daughter," "The General's Double," etc., and one of the best-known writers in America.



CHAUNCEY OLcott



JOSEPH MEDILL PATTERSON



REX BEACH



GEO. BARR McCUTCHEON



WILLIAM HODGE



CLARA LOUISE BURNHAM



FRANK PIXLEY



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"**Wolves That Prey on Women**," by Jane Addams of the Hull House, Chicago. Miss Addams is regarded by millions of thoughtful people as the foremost woman of America and is noted the world over for her untiring work for humanity. Every reader of this advertisement should read this warning article in the Star Anniversary issue of the Woman's World by Miss Addams.

"**The Stage Struck Girl**," by Elsie Janis, the youngest Actress on the American stage.

"**A Word About Wayward Girls**," by Mrs. Ophelia L. Amigh, Superintendent Illinois State Training School for Girls. "The girl who has once gone wrong will never go right; there's no use trying to bring her back into the straight and narrow path again." Mrs. Amigh writes that this is what the world says. She proves that it is not the case.

"**The Most Interesting Thing in the World**," a fascinating symposium by George Ade, George Barr McCutcheon, Forrest Crissey and William Hodge.

"**Love Making in Foreign Lands**," by Frank L. Pixley, author of "King Dodo," "The Burgomaster," "Prince of Pilsen," etc.

"**Time's Defeat**" and "**The Empty Bowl**," by Ella Wheeler Wilcox, the "Poet of Passion."

"**The Kingbirds**," Stanley Waterloo's latest story and a charming bit of fiction.

"**A Tear Vase**," by Elia W. Peattie, a beautiful little sketch in story form.

"**The Phantom Cab**," a vivid and very cleverly conceived story by Elliott Flower, perhaps the only author who ever enjoyed the distinction of having twelve separate short stories printed in the Century Magazine in one year.

"**For the Heart is Ever Young**," by Emily Calvin-Blake, a story about love that will fill your heart with more sweetness.

"**On Watch**," a poem by John Kendrick Bangs—the famous poet-humorist.

"**Cupid Well Disguised**," by Anne Warner, author of "Rejuvenation of Aunt Mary."

"**A Medicinal Christmas**," by Harriet Prescott Spofford, an author of whom it is said "she never wrote anything but what was good." A story of a girl's love, struggles and success.

"**The Old Homes and the New**," by the Hon. Adlai E. Stevenson, former Vice-President of the United States. A comparison of the modern home life with that of fifty years ago.

"**Binding Up the Broken Hearted**," by Maud Ballington Booth of the Volunteers of America. An original article telling some interesting facts and experiences of her work among the men and women in penitentiaries.

"**The Identity of Mary**," by Maude Radford Warren. The "Mary" of this charming story worked in a department store and life wasn't exactly a path of roses unless she used her imagination. This she did—perhaps once too often—but read the story and see how it worked.

"**The Woman of It**," by Opie Read, probably the most popular and certainly one of the most delightful of American story tellers,

who has the rare faculty of blending delicious humor with fascinating romance.

"**How Chico Saved \$6,000**," by Roswell Field, of whom the critics say "He writes English as pure and charming as Hawthorne's." He is a brother of the late Eugene Field, the famous "Poet of the Children."

"**Should Girls be Permitted to Marry Old Men**," by Rosetta.

"**How to Manage a Wife**," by Rosetta.

"**How to Manage a Man**," by Rosetta.

"**What Type of a Man Does a Woman Want?**," by Rosetta.

"**The Christian Science Faith**," by Mrs. Clara Louise Burnham.

"**The Sins of His Fathers**," by Cyrus Townsend Brady, author of "A Little Traitor to the South," "Richard the Brazen," etc. A powerful story dealing with "The Sins of the Fathers visited unto the third and fourth generation."

"**The Belles of the Barbers' Ball**," a new and heretofore unpublished song, words and music complete, by George M. Cohan, author of "Yankee Doodle Boy," "So Long Mary," "Give My Regards to Broadway," etc.

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"**Marvels of Modern Mechanics and Science**," by Henry M. Hyde, Editor of the Technical World Magazine and an author of wide reputation.

"**The Warp and Woof of Romance**," by Margaret E. Sangster, the most celebrated writer about affairs of the home on this Continent.

"**The Love Potion**," by Edwin Balmer, the author of the brilliant "Wireless" stories which appeared in THE SATURDAY EVENING POST. Mr. Balmer appeared upon the literary horizon as a result of the first Collier's Prize Story Contest.

"**My Ideas of Heroines**," by Will Payne, the eminent writer.

"**Dirty Air is Death**," by Dr. William Evans, Commissioner of Health of the City of Chicago. Dr. Evans is regarded as one of the most eminent of physicians in all matters relating to "home health."

"**It and Little Willie**," by S. E. Kiser, author, poet and humorist of the *Chicago Record-Herald*.

"**When She's Away**," a poem by Frank L. Stanton, sweet singer of the Southland.

"**The Song We Sing at Twilight**," a poem by Wilbur D. Nesbit, whose reputation as a poet and humorist is known to the whole reading public of America.

"**The Autophobia Scourge**," an interesting treatise dealing with the subject of automobiles and mortgages, by George B. Forrest, Editor of the Woman's World.

¶ All of these features appear in the Star Anniversary issue of the Woman's World, which is offered free to acquaint new readers with the exceptional merit of this publication.

HON. EDW. W. SIMS
U. S. District AttorneyDELLA CARSON
\$10,000 Prize BeautyGEORGE B. FORREST
Editor Woman's World

PRESS COMMENTS

"The Star Anniversary issue of the Woman's World is indeed a Star number." —*Washington Post*.

"We have never examined a magazine that contained so many great and well known names and so many striking articles as the Anniversary issue of the Woman's World." —*Omaha News*.

"The revelations made by United States District Attorney Sims in the Woman's World should be given as wide a currency as possible." —*Chicago Tribune*.

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"The Woman's World has issued a Star Anniversary issue which contains contributions by some forty 'Stars' in different walks of life." —*Chicago Journal*.

"We desire to ask permission to publish the article entitled 'The White

Slave Trade of Today.' We desire to extend to you our personal thanks for the publication of this fearless article." —*The Rocky Mountain Rescue Home, Denver*.

"We thank you for the Woman's World. The articles by Mr. Sims must do great good." —*The Illinois Vigilance Ass'n, Chicago*.

"Hon. Edwin W. Sims, Joseph Medill Patterson, Cyrus Townsend Brady, Geo. Ade, Maud Ballington Booth, and forty other well known people all contribute to one issue of a Chicago Magazine in celebration of its Twenty-Fifth Anniversary. The Woman's World is to be congratulated!" —*St. Joseph Star*.

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ABOUT FUTURE ISSUES

Edwin W. Sims. "What is Sweeter than Irish Music," a new song by Chauncey Olcott, Irish star and author of "Day Dreams," etc.

"**Education by Machinery**," by Robert B. Armstrong, former Asst. Secretary of the United States Treasury. "The Story of a Simple Life," by Maude Radford Warren. Two thrilling boy stories, "The Phantom Wolf" and "From the Neck of the River Thing," by the famous Chicago boy author, Dwight Mitchell Wiley.

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THE BUYING END

Some Side Lines and Snide Lines

By JAMES H. COLLINS

ILLUSTRATED BY J. J. GOULD



"That's the Kind of Stuff You've Been Trying to Sell. Now Let Me Show You Some Real Needles"

AT RETAIL, common sewing needles come twenty-five in a packet. At wholesale they are sold by the thousand, prices ranging from fifty cents for the cheapest grades up to a dollar-forty for the best. Ten thousand sewing needles is a large order, and in the best grades amounts to but thirteen or fourteen dollars.

Some years ago a jolly, fat salesman went through the Middle West with a line of sewing needles, and nothing else. He would visit a town of eight hundred population, and when he left there might be three merchants there who had each bought one hundred thousand sewing needles from him.

Eight hundred people will be divided into not two hundred families. Therefore, if each family in that town should purchase needles at the wholly preposterous rate of five packets a year, it is easily seen that by a little work between trains the fat salesman had provided for the needs of this town for at least twelve years to come, and more likely twenty.

In selling needles on this scale there are certain points to be observed. The fat man observed them. For example, merchants usually test needles by pressing them between the fingers. If the sample snaps, it is good steel. If it bends, the contrary. The fat man had considerable trouble with his samples at the outset, because quite a number of them would bend. So he solved that problem by carrying competitors' needles in his sample case.

"What make of needles do you handle?" he inquired.

The merchant told him.

"Try those and see if they're not better," suggested the fat man, handing out half a dozen needles of the very brand the merchant sold. If they snapped nicely he exclaimed:

"You don't want any better goods than those, do you?"

But competitors' needles bent about as often as his own. When this happened he triumphantly exhibited the packet:

"That's the kind of stuff you've been trying to sell. Now let me show you some real needles."

To unload four years' supply he talked buoyantly about possibilities, persuading the merchant that he ought to make a bid for more patronage by putting in a larger assortment of better goods.

"Is your business coming—or going?" reasoned the fat salesman. "Do you want to grow—or stand still? Why buy and sell like a pedler when you can get a merchant's prices and terms?"

With a hundred thousand needles he offered to throw in a cabinet to hold them

—an ornament to any store. If that didn't close the deal he offered four months' credit. Was there still hesitation? Well, he had yet another inducement. At the end of four months, when the bill came due, his house would take back all needles returned in good condition. This whole proposition, he urged, was an introductory offer, to get new business for his house. The fat salesman talked as though he meant to come back to that town again and again.

But he never came back.

The merchant who took a hundred thousand needles at four months would have fully ninety-nine thousand still on hand when the bill came due. He tried to take advantage of the return offer. Then the jolly, fat salesman's house explained (and there was a fine-print clause in the contract covering this point) that it hadn't exactly meant every little packet of needles could be returned.

Oh, dear, no! That would be no way to do business! It accepted only such needles as were shipped back in unbroken packages of one thousand.

Alas! His packages were all broken, and the stock tossed and scattered. For the day his shipment came in the merchant had neatly distributed the whole hundred thousand in the orderly compartments of his cabinet. That was why the cabinet was thrown in.

This is a typical incident in retail experience. The salesman who never comes back, and never means to, victimizes at least one merchant in the average town once a month, and his schemes are infinitely varied except in one important particular — there is always a hole big enough to let the seller out of the bargain.

Playing the Joker

Ask the average small merchant what he considers the most grievous handicap in his business, and the reply will almost invariably be, "competition." Statistics compiled by one of the great commercial agencies, however, attribute less than two per cent. of the retail business failures to competition. More than half the disasters are attributed to "incompetence" and "lack of capital." Wholesale houses supplying the retailer put their own interpretation on these causes, and say that both may be traced to injudicious buying. The merchant who fails may have given so much attention to bargaining that five to ten per cent. of the merchandise leaving his store went out without record, and was never billed to his customers, or paid for. That's incompetence. He gave three times as much time to buying as to selling, with the outcome that the sheriff found all his money tied up in unsalable junk, and all his credit, too. That's where the capital went.

When it comes to selling, competition may hurt. But, in buying, the shrewd merchant finds competition a genuine benefit. For it provides around him a group of experimenters who will try out the schemes and swindles of the mercantile world. If capable of profiting by example, all he need do is watch.

An elderly German philosopher runs a drug and novelty store in one of the small towns of Pennsylvania. In business many years, he is so shrewd a buyer that very often the jolly, fat needle salesman finds Herr Schulte backing gracefully out of the hole in the bargain that was left for the exit of his own house.

The needle bargain was offered him, for example, after he had seen the principle worked out by the grocer across street on

a purchase of toilet soap. Herr Schulte agreed to take the hundred thousand needles at a close price, the ornamental cabinet, the four months' credit, and the rest of it. But he made his own bargain. One thousand needles he purchased outright, and to these the cabinet was added as a gift, on condition that the remaining ninety-nine thousand needles be placed in his store on commission. This was a very different purchase from the grocer's, who had become the owner of his toilet soap the moment it came into his store. The needle salesman pulled a long face at the prospect of altering his magnificent offer in this manner, but finally closed the deal in the belief that his house would be able to take care of Herr Schulte when the matter of payment came up. When that time came round, though, the merchant showed the collector that none of the ninety-nine thousand needles had been sold yet.

"Well, I'll tell you how we're willing to arrange with you," said the collector smoothly. "Pay us a little on account — even a dollar, to prove good faith."

"Not a cent," said the merchant. "That would make me the owner of those needles."

"But I must make some sort of return to my house."

"Charity begins at home."

Then the collector blustered, swore, threatened suit and tried to frighten the merchant. Presently he scratched through the pharmacist, through the philosopher, and reached the real Deutscher underneath. Herr Schulte ordered him out of the store, told him that if the goods were not removed he'd charge rent on them, cursed the collector and his house. That wound up the deal. The merchant kept the cabinet.

"With such fakirs, at times, nothing will do but plain speaking. Ah! when I began this business, my friend, I was an educated gentleman. But now —!"

On another occasion a strange salesman walked in with an exceptional bargain in cigars—two hundred ten-centers for eleven-fifty, and a patent cigar-cutter thrown in. That face was familiar, somehow. While trying to place it in memory Herr Schulte examined the samples. Cigars—worth not more than one-seventy, wholesale. The patent cutter—aha!

"This is undoubtedly a bargain," he said innocently, "but I am overstocked with cigars just now. Have you shown this to the barber on the opposite corner?"

One glance across the street and the strange salesman shut his samples and silently slipped out a rear door. Now he remembered where he was. Three years ago he had sold such an outfit to the barber. His patent cutter fell to pieces in three days, and the Brevas Malodoras killed all the barber's ten-cent trade. The barber was standing in the door of his shop. His memory was working, too. He looked over toward the drug-store, and there was blood in his eye.

About the shoddiest swindle ever brought to that town, according to Herr Schulte, was the Chicago jewelry fraud. A competing druggist had slowly built up a small business, two blocks down Main Street. His little frame store was mortgaged for sixteen hundred dollars. To help along, his wife did fancy sewing. A persuasive salesman came there one day and interested this druggist in jewelry as a side line. While a man waited for a prescription it would be the easiest thing in the world for the druggist's wife to sell him a pair of cuff-links for himself or a chain for his wife. The salesman's house not only furnished a full line of the most salable jewelry, but gave several months' credit and shipped a handsome showcase with the goods. Profits were enormous. This struggling competitor signed a contract, got his jewelry and showcase, and then the "joker" was played.

By the contract the druggist had agreed to sign notes amounting to three hundred dollars within ten days after the goods were

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received. This contract was purposely held back in Chicago, however, until the ten days had expired. Then it became a due-bill for three hundred dollars, according to the terms, payable immediately. Two weeks later a collector began hounding the victim, demanding the whole payment, and threatening to sue. The new druggist came crying to his competitor:

"It will ruin me! What shall I do?"

On Herr Schulte's advice the wife managed the affair. Obviously the purpose of the Chicago house was to force some sort of compromise payment. One hundred dollars would have yielded a profit on such junk. The wife laughed in the collector's face, told him that the business was in her name, and finally compromised the transaction by paying twenty dollars for "expenses," returning the goods.

Not every merchant gets out of such corners as easily, though, and after a round sum of money has been extorted there is still the worst part of the swindle to be dealt with. For the shoddy goods must be disposed of, and one showcase filled with such brass jewelry can damage a merchant's reputation in the community for years to come.

There are very good reasons why these shady schemes succeed year after year. They have in them the elements of success. Their appeal is sound. No matter how tricky the strange salesman may be, or how worthless his junk, he can always persuade merchants because he utters solid mercantile truths. "Add a new line—transact more business," is his argument. That argument is in harmony with advanced retail tendencies.

A century or so ago the jeweler was an actual maker of timepieces, plate and precious ornaments. The hardware man made locks. The publisher was a printer. All had shops adjacent to their workrooms where products were displayed and sold.

New Outlets for New Goods

To-day, however, the merchant is no longer a manufacturer with a selling annex, but a distributor of goods so varied that no single manufacturing concern could make for the tiniest retail business, even though it had the resources of the Steel Trust. The successful merchant now distributes, building up selling business alone, abandoning the old "trade lines" that are largely a tradition of the days when every merchant was a manufacturer, and making the retail store a channel through which will flow, not only the largest possible volume of merchandise for the capital employed, but also the widest range. The department store distributes, and so does the catalogue house. Even the manufacturer is becoming an accessory to distribution, though he does not sell to the public direct. For on one hand he is driven along by the necessity for marketing an enormous output, and on the other pulled along by the consuming public, with its vastly greater appetite for commodities under the modern factory system.

Consider the dollar watch, a true "Yankee notion."

When the first crude pocket-clock was developed in Connecticut to retail at one dollar there was still a good sale in this country for a certain patent, adjustable watchkey which would fit any watch. This sold for a dollar, too. Given a fairly reliable pocket timepiece for the price of a watchkey, it was not difficult to see that a wider outlet must be found than existed in the jewelry stores that had grown along lines established when the jeweler made a few dozen timepieces yearly for the noble and the wealthy. Here was a "ticker" for everybody, and it would have to be placed where everybody could get it.

There are to-day, in this country, about twenty-two thousand retail jewelry stores, of which not more than seven thousand are classed as "responsible." Many of them are in the central city districts, away from the farmer, the laborer, the factory hand. When this novelty first appeared, jewelers were a bit distrustful. Some doubted its reliability, others feared it would hurt sales of fine watches. In numbers alone there were not enough jewelers to give distribution.

But there are a hundred and fifty thousand general and novelty stores in the United States, twenty-two thousand responsible druggists, seventeen

thousand responsible hardware dealers, three thousand department stores, thousands of newsdealers. Salesmen were sent to show such merchants how to add watches as a side line. In fifteen years the sales of these dollar timepieces have run up to twelve thousand daily, of which about one-quarter goes abroad. Perhaps seventy-five thousand retailers, big and little, are selling this side line to-day.

As a buyer, the retail merchant is frequently visited by salesmen with side lines of this character—men representing responsible houses. An important detail in present-day retail purchasing is the consideration of side lines. First comes the question of whether a given side line can be added profitably. Does the merchant's community want it? Can it be taken up without rousing strong competition? When added to stock, there is the work of development, both in selling and in buying. In sales, there may be especially favorable local conditions that make it possible to build such a line into an important business.

A newsdealer, for instance, stocked a dozen dollar watches in the belief that he might sell a few every month. His is a tiny stand. But it is near a trolley company's sheds. During the first week he learned that motormen and conductors, like all men who work around electrical apparatus, carry the cheapest watches obtainable, for in such occupations, a fine chronometer is as easily "shocked" and ruined as a cheap clock-watch. On a dollar timepiece the loss is small. This newsdealer now sells several dozen weekly, and does a good business every pay-night.

Adding a side line involves study of that new market, its goods, the firms making the most reliable and newest things. Side lines in retail buying are synonymous with health in the business. For the merchant who makes them successful is doing much more than enlarging the basis of his business. His experiments with new goods lead him to experiment with old as well. The opportunities he finds for building new trade lead to shrewd, close buying. None of his capital is tied up long in dead stock, for he wants all his resources for experiments and the development of new lines.

Manufacturers and jobbers will help him to some extent in this development, bringing certain lines ready to be stocked. But one good side line often leads to others, and often the retail merchant sees opportunities that escape manufacturers.

A small druggist bought some souvenir post-cards when the craze was young, chiefly because they came on a convenient display rack. This was a "silent salesman." It showed its goods, named its own prices, and let people wait on themselves when the druggist was compounding. While a customer waited for his prescription the post-card rack gave him something to look at. Much of the novelty trade of Germany has been built up through such silent salesmen. English shears of the best

quality, for instance, but wrapped in brown paper and carried in drawers, have been widely displaced in England's own colonies by German shears, half as good value, but stuck on display cards and kept in sight. In time this druggist's post-card trade became a tidy little department, and a girl was hired to run it. To keep the girl busy he added books, beginning with a small line of vest-pocket manuals, telling how to weigh and measure, how to spell and pronounce, how to write a love-letter, how to think. These came on racks, too. To-day that drug-store has a growing book business. Book publishers complain that the bookstore is apparently being driven out of existence, and with it their outlet for reaching the reading public. Yet it is said that no publishing house has thus far experimented with possibilities for introducing books on the heels of the widely-distributed post-card.

Broadly speaking, there are only two kinds of sellers who approach the retail merchant. One is the wholesale house that wants to cultivate him as an outlet, carry stock for him, help him with credit, and see him grow for its own good. That house is his friend. The other is the freelance salesman who would load him up with as much of a few commodities as he can be persuaded to purchase, by fair means or foul—in other words, his enemy. The retail merchant, rather curiously, does not distinguish clearly between these two kinds of sellers, because his anxiety to obtain low prices and good discounts blinds him to their different motives. His anxiety to buy at lowest prices, even if he has to overstock in dangerous degree to get them, rests in turn on his efforts to meet competition of department stores and other rivals who purchase in great quantities. The department and syndicate chains of stores draw trade by making cut prices in some new assortment of merchandise every day. The little retail merchant tries to follow, and naturally follows at a distance.

The Druggists' Buying Club

A certain retail druggist in New York City has a plan for meeting such competition that involves a cut price on only half a dozen well-known articles in daily use. His price on these "leaders" is practically below their cost to the little merchant who buys in small lots. He sells them at that price all year round, and varies them with other leaders on which prices may be cut for six months at a stretch. Thus, instead of wasting capital and energy on fresh leaders each day, he gets the cumulative benefit from a few articles that people know can always be bought very cheaply at his store. These leaders bring trade in other goods at regular prices, precisely as do the department store's leaders.

His purchases in such leaders are made on a co-operative plan. This has no cumbersome agreements, rules or machinery, however, nor is there any chance for traitors to sell out their fellow-members. It is a "buying club" with as simple a mechanism as a whist game on a suburban train. The club begins and ends with each separate transaction, and its membership may never be twice alike.

Assuming that one of his staple leaders is a toilet soap, this druggist goes direct to the manufacturer for a carload. Not all manufacturers will sell to the retail merchant, no matter what the quantity purchased, because they find it expedient to protect the jobbing house, giving the latter its profit for the sake of the distributive work it performs. But the buying club finds plenty of articles that can be bought direct, and so, perhaps, this druggist orders a carload of soap on a basis that gives him the jobber's profit. The jobber gets from the manufacturer some such terms as "ten and five." On a thousand-dollar purchase there will be, first, one hundred dollars discount, leaving nine hundred. Then five per cent. is taken off that, and by paying cash it may be possible to shave away another two per cent.—seventeen dollars more. So what would cost a thousand dollars is bought for eight hundred and thirty-eight dollars.

Of course, he cannot sell a carload of soap himself. But ten ordinary drugstores, carrying cut-price leaders as he does, can furnish ample outlet for a car of some small specialty.



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The Stolen Elephant

THE ADVENTURE OF THE SELF-SACRIFICING BURGLARS



By E. NESBIT

ILLUSTRATED BY J. A. CAHILL

TO LOOK at us no one except of unsound mind would ever say that we looked as if we had descended to the lowest abysses of crime. Yet such, I am sorry to own, is the case. We were sorry when we were told that it was wrong, but at the time, as so often occurs, it did not seem so. And I shall always feel sorry for criminals who do our kind of crime, because now I know the dangers and difficulties of doing it, and what you have to put up with both during and afterward, and I also know that we should never have done it if other people had not behaved to us in a way no free-born person could be expected to bear, especially when one of them had a passionate Southern nature. And we do not know the sad pasts of criminals or what drove them to it, or perhaps we should be kinder to them than we are, and not put them in prison so much, but just teach them better. We were quite ready to learn better the moment we were taught, and we were really sorry for doing what we did, especially as Father and Mother did not like it. All the same, it was a lark.

It happened like this. At the beginning of the holidays we discovered with sinking breasts that Mother had asked Miss Knox to stay over Christmas. This comes of Mother having such a kind heart. She is always asking people she doesn't want, just because they have nowhere else to go. Father calls them the "Undesirables" and never takes any notice of them at all except to say: "Ha! Good-morning, Miss Knox—quite well? That's right," in a very jolly and kind way; when it is their bed-time I believe he says: "Good-night, Miss Knox. Sleep well!" in a manner as kind and jolly as the other.

We, however, are not allowed to behave like this. We have to be polite to "Undesirables," just the same as if they were anybody else.

And Miss Knox was awful. You always felt she was trying to get something out of Mother, and she was full of gentle, patient cheerfulness, and that is very wearing, as I dare say you have noticed. And she would call people "Dear Miss Whatever-theirnamewas," and say, "have we not?" and "do we not?" instead of "haven't we" and "don't we," like other people. And I do not like her voice, or the shape of her face, or the way she does her hair, or the smell of her handkerchief, or the way she drinks, or eats bread and butter. Mother says this is called prejudice, and is very wrong. I am sorry I have this dreadful fault, but I would rather have it than be like Miss Knox,

all the same. And so would the others. (The others are Lotty, Martin, Olive, Alan, Clifford, which is me, and Madeline. Madeline is a cousin and her real parents are in India, as you will see from the following narrative.) But I do not wish to be unjust, so I will own that Miss Knox did a lot for the bazaar. Father said Miss Knox spread bazars, like a disease, wherever she went, but Mother said "Hush." But the

bazaar had been Miss Knox's idea, all the same, when she was down in the summer and we had the pig-fight. Father said she liked bazars because then people *had* to take notice of her, and she could talk to people she wasn't introduced to. But Mother said "Hush," again, and got up and shut the door between our room and the next.

I do not like bazars. I never can see why people can't give their money to decayed curates or lost dogs or whatever it is, without getting something in exchange that Miss Knox has made.

We made things for the bazaar, of course. The girls made pincushions and kettle-holders and dressed dolls. I should not like to be a girl. We boys made sealing-wax hatpins and elephants. Elephants are rather jolly to make. You get a bit of board and just hammer four nails through it where you want the elephant's legs to be. Then you put hot mixed glue and whitening on the nails and quickly cover them with clay. This sticks the clay to the nails. You put a lump of lead inside the body to make it heavy, and take your time modeling it. The man who does the taps and unstops the sink will always give you a bit of sheet-lead if you are polite to him and do not mess about with his tool-bag when he is not looking. The honor of an English gentleman makes me say that it was Miss Knox who taught us to make elephants. They ought to put that on her tombstone—if they cannot think of anything else. And when it is modeled as well as you can, you paint it over, wood and

all, with silver paint, and stick in bird-quills filled with whitening, for tusks, and it is a paperweight. But

the village people bought all the ones we made and put them on their mantelpieces for ornaments, so that now we cannot go into any of our friends' cottages without meeting one of those elephants face to face.

We wished to make them as lifelike as we could, so we got down Madeline's silver elephant, which is solid and came from India, where her surviving relatives are.

Do not be afraid: I will not tell you more than I can help about the bazaar. It was on Christmas Eve, and it was just like they all are. Except for one awful fact. The following is it.

Miss Knox—it was just exactly like her—took the silver elephant down to the schoolroom by mistake, and sold it—for sixpence, the same as she sold the others.

It was Clifford who saw the silver elephant helpless in the gray-kid grasp of a thin, smart lady, with a powdered nose.

With the promptness of Napoleon or Nelson he rushed to Miss Knox and said:

"You've sold the silver elephant."

She smiled her gentle, patient, cheerful smile and said:

"Yes, dear Clifford—every one of them."

Clifford did not shake her.

"I mean the *real* silver one," he said, as patient as she was, but not as cheerful.

She said she hadn't.

Clifford is strong and active for his age. He got her out from behind her stall and told Olive to keep watch, and before she had stopped being surprised enough to resist, he had led Miss Knox kindly but firmly to the door that the thin, powdered-nosed lady was just going out of. (Resistance would have been vain, anyhow, for our hero's blood was up.)

"There," he said; "tell her you've made a mistake," and he shoved Miss Knox forward, politely but unmistakably.

She did say something to the lady. Clifford heard that. And the lady said something about a bargain being a bargain—he heard that—and then a band of "rafflers" swept between, and when the horizon cleared the lady had got into a motor with the helpless elephant, and Miss Knox was standing, like a mock-turtle, with her mouth open, looking after her.

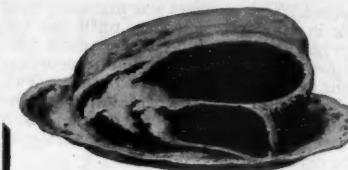
"It is but a little sacrifice after all, is it not, dear Clifford?" she said, in reply to what Clifford said. "And dear Madeline, I am sure, will be only too pleased to make it. We must give what we can, must we not, dear child?"

Were you ever called "dear child" by anybody like Miss Knox? If so, you know. If not, you never can.

Of course, I had to tell Madeline; her passionate Southern nature—you know she



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was born in India—caused her to burst into tears in the middle of the bazaar, before every one, and say she wished Miss Knox was dead. Fortunately this was unheard by any but people who had no right to send her home without her tea, and say "Bed!" Clifford calmed her by promising on his honor to get the elephant back.

He tried to get at Mother to tell her about it and ask for justice, but she was surrounded by the rich and affluent, and he knew that several of these were coming home to dinner. Of course he would have waited till they had relieved the house of their hated presence and then told Mother, but for the discovery which rewarded his detective-like researches. The thin, powdery lady, Clifford learned from the Dodds' footman, was the one who had taken the Warings' house for three months and turned it upside down, and she and her friends were going to have an early dinner and motor up to London that very night. So what was an honorable boy to do?

Clifford had to disentangle Martin from the sale of hatpins and tell him the full truth. Madeline was clinging to him in a way Clifford would never have allowed at other times.

"Get out," said Martin. "I'm busy." "Come out," said Clifford in a dauntless whisper, "it is war. And no quarter. Prompt attention to business alone guarantees success."

So then Martin saw that it was serious, and hastily letting a nasty lady have two hatpins for eighteen pence instead of the correct price, which was a shilling each, he joined us at the door.

"This scene of revelry," said Clifford, "is a hollow mockery to our bereaved Madeline." And in a few well-chosen words he revealed the terrible proceeding events.

"The question is," said Martin, when Clifford had done revealing, "what are we to do?"

"Prompt attention and cetera," murmured Clifford, lost in deep, masterly reflections.

"Warings' is a good mile and a half," said Martin.

"Madeline," said Clifford in a hollow voice, "what would you do to get back the elephant you love?"

"Anything," said Madeline with sniffs.

"Would you be a burglar?" he asked, his rich voice growing deeper.

"Yes; if any one would teach me how," said the bereaved one, sniffing more firmly.

"And you?" Clifford turned to Martin, who briefly signified that he was on.

"Then follow me," said our hero. "Silence! To the death!"

Our three conspirators went home through the snow, arm in arm, with the wronged Madeline in the middle.

Every one was at the bazaar except the servants who were getting the rich and affluent's dinner ready.

We faced each other in the schoolroom by the light of Clifford's bedroom candle, and Clifford remarked:

"Never shall it be said that the visitor from India's coral strand had her innocent elephant stolen with no one to lift a hand in defense of the helpless stranger. Martin, the dressing-up things!"

We kept these in a big bag, hanging inside the schoolroom cupboard door. Clifford hastily examined them, selecting, with the rapidity of a born dissembler, suitable disguises for all.

Martin wore the old striped riding-cloak we called Joseph, because of its many colors, and a felt hat that had been Olive's in happier days. Madeline wore an old black skirt of Mother's that we use for Mary Queen of Scots, and a fur cape that is many all round the edges. Clifford got an old hat of Father's and slouched it over

his eyes; most burglar-like it was. Also he wore that old coat of Aunt Lucilla's with three capes—the one that makes you look like a highwayman. There was a large, black, crape veil that I don't know where it came from, but I think I have heard that a great-aunt's face once hid behind it. The flower-scissors from the table-drawer in the hall enabled us to convert this into masks—with holes for eyes and tied round the back of your head with string. And the parts of our faces that the masks didn't cover we blacked with the burnt cork of the cough-mixture bottle out of the nursery. We blacked our hands, too, inside and out. Then we went and looked at ourselves in the long glass in Mother's room.

We were terrible.

To get out without the servants seeing us was in itself a triumph of diplomacy. But we did it. Then we set out for Warings'. Madeline was trembling in every pore. But we have often explained to her that traitors and sneaks are loathed by the good and brave, so when Clifford stopped in the drive and said:

"Don't come if you don't want to," she said:

"Oh, but I do."

(Note: Is it better to be cowardly or untruthful? The author does not know.)

It was at the gate that Martin said: "I say, Cliff, perhaps we hadn't better, don't you know?"

"Hadn't better what?" asked our hero, who had

It was unlocked. Front doors mostly are, in the country, you know. So we just quietly opened the door and went in, and Clifford cautiously closed the door after us.

So far all was well, the adventure was running on oiled wheels, as the author of *The Worst Boy in Bermondsey* so beautifully remarks. And I am certain that the oil would have held out to the end but for Madeline.

(Moral: Never you go burgling with a girl, even if it is her elephant you seek.)

Alas, the passionate Southern nature does not fit you to be a burglar. The moment the front door was closed and she found herself alone in the hall with the stuffed foxes and the carved oak and the tall, ticking clock and us, in our beautiful burglars' clothes, she said "Oh," in a stifling whisper, and bolted up the stairs like a hare when you're coursing it.

We had to follow. By a piece of A1, double-first luck there were no servants about. We reached the carpeted landing. Madeline had bunked into the big state bedroom. We came up with her just in time to stop her from creeping under the bed. She was already lying on her front on the carpet, preparing for the under-bed act.

"Don't," said Clifford, in stern undertones. "Come out of it!"

"I must go under," she said wildly; "burglars always do."

"Not swell burglars," Martin said; "only commonies. Why did you bolt like that?"

"It was you," she said. "When I saw you in the hall light. Coming up I'd forgotten how perfectly awful you look!"

How like a girl to blame it on to us!

All these remarks were in deep whispers. Then we went and hung over the thick, carved banisters and listened. Dressing up for our parts had taken some time and the walk through the snow had taken more, and the powdery woman and her friends were now at their early dinner. We could hear the rattle of plates and silver, and people talking and laughing. Everything people say at dinner when you are not there always seems to be more amusing than the things they say when you are there.

One of the upsetting things the powdery-nosed woman had done to the Warings' house was turning the largest bedroom into a drawing-room. She thought a drawing-room ought to be on the first floor because they are so in London.

She did not know any better, because her husband was only a soap-boiler. "The Boiling King" they called him, because he was so rich.

Well, indeed, could his wife, the Boiling Queen, have afforded to send an express, pink-faced messenger-boy direct to India to fetch her a much larger silver elephant than Madeline's, if she had really needed one!

A little research landed us in the drawing-room, and a rapid elephant hunt at once began.

Two of the hounds worked silently and busily, but Madeline made a melancholy music all the time.

"I wish we hadn't come,
I wish we hadn't come,
I wish we hadn't come,"

she repeated in whispered accents till Clifford had to pinch her arm to make her stop.

The silver elephant was run to earth on a sofa, among a lot of silly things that had been littering about at home for weeks, and which the Boiling Queen had bought at the bazaar.

Madeline was reaching out for the elephant when Martin caught her firmly by the arm.

Orient Cruise

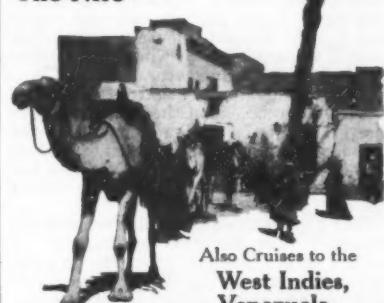
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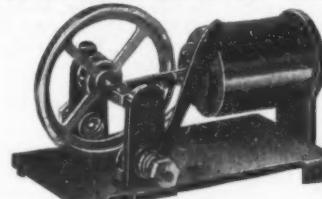
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"She paid sixpence for it," he said slowly. "Who's got sixpence to leave here?"

No body had, of course.

"We must be honest burglars, you know," said Martin firmly. And Clifford, who is the soul of honor, had to agree that this was so.

"Couldn't we send it by post?" Madeline asked. "The sixpence, I mean."

But the others were firm.

"Burglary is a ready-money business," Clifford reminded her.

The more we stood and looked at one another the more Clifford and Martin saw that the game was now entirely up.

"We had better," said Clifford flatly, "go home."

He turned, prompt in retreat as in attack, to head the way. Martin followed. At the bottom of the stair, which we had descended with tiptoe-boots of the darkest caution, we turned. Madeline was still at the top. "Come on," we said with voiceless mouths, like cats mewing on the other side of a glass window, when you can see them mew but cannot hear.

"I'm coming," she said in the same voiceless speech. And she came. But, oh horror, oh woe! In the agitation of the midnight hour she had forgotten to hold up that old black skirt of Mother's. Also, her bootlace had come undone, as she owned later.

But why seek to discover the cause of the disaster? Let me just say that as we looked up at Madeline, urging her to come to us—she came. She suddenly stumbled and pitched right down the stairs absolutely on to us—with a row that I have never heard equaled, even when tobogganing downstairs on tea-trays, which is now forbidden.

Our unwilling bodies broke the force of her fall. Otherwise that fall might have been her last.

You know how bees come out buzzing and thick when you throw half a brick at the hive? It was like that when the dining-room door burst open and the people who were having dinner swarmed out to witness the unusual spectacle of three masked burglars struggling on the fur mat at the foot of the stairs.

"Burglars!"

"Masked, by Jove!"

"Negroes!"

"Several of them!"

The words burst from more than one servant lip. A young man with hair like hay collared me. A fat man with a watch-chain and seals hanging off the edge of him got Martin; and Madeline was left sitting on the mat, with her boots straight out in front of her, howling aloud, like a forgotten foxhound pup on a wet night. Quite lost to all proper feeling she was.

Clifford and Martin preserved a dignified silence—even when they were roughly lugged out of the dim hall into the blazing light of the dining-room, and Madeline was carried in and put on a chair. She sat there sobbing, and loosely holding in her hand—not the elephant, but a silver stamp-box in the shape of a pig! This was the last straw of degradedness. We were thieves!

She had crept back to collar her elephant and had grabbed this by mistake. So we were really thieves, after all. And taken red-handed. It was indeed a dark and terrible moment. One of the darkest and most terrible that this author has ever known.

All these strange faces crowding round—all angry, all frightened, all distrustful. It is terrible to be distrusted.

"Why," said some one suddenly, "they're only children—children dressed up! And one of them's stolen your lucky pig, Christine."

"It's not your pig, it's my own elephant," sobbed Madeline. Then, looking down, she saw what it really was, and the deceitful pig dropped from her nerveless fingers and rattled on the floor.

"Come!" said a stern voice from above the waistcoat that the seals hung from. "Out with it. What's the meaning of all this?"

Madeline sobbed. Martin kicked one boot against the other in stubborn silence. His followers were worse than useless. The bold leader had to face this reversion of fortune

alone and unaided. He owns that he did not know how to face it.

"You poor little chap, don't look so frightened. It was a game, wasn't it?" said the powdered lady suddenly; and you will be as surprised as he was himself to learn that she addressed these words to the dauntless leader. She meant well, I do think, but that is not the way to speak to burglars. She had diamond stars in her hair, and a necklace of diamonds on her scraggy neck.

"Take off that rubbish," said the hairy man to us. And they tore away our disguises from us, and we stood there—unmasked. Concealment really was, this time, at an end.

"Come, speak up!" said the waistcoat-gentleman. "What's the meaning of this tomfoolery?"

Clifford stood alone, like the boy on the burning deck, only he is never beautiful (he would, of course, scorn to be), and just then he did not feel bright, and he did not feel at all able to rule the storm that he saw raging about him.

"What shall I say?" he asked himself, and felt with a sinking heart that there was nothing that it would be any good to say, except the truth.

So he drew a long breath and said: "We haven't taken anything but the pig, and I didn't know we'd got that, and Madeline thought it was an elephant."

"Am I mad?" said the powder-nosed lady, who was the nicest of the lot, I will say that for her. "Or are you?"

"I'm not," said Clifford, and to this day he knows not why they all laughed so much.

Anyhow, the laugh made it easier to speak. With that clearness that he has often been praised for, and that, perhaps, you have noticed in this narrative, he told the whole truth from the beginning. It took some time, but he persevered to the end. And when he had done, every one clapped, and the powder-nosed lady with the diamond stars kissed him before he could resist. It was most unfair.

"Why—the poor dears!" she said. "I had no idea! I only stuck to the precious elephant because I couldn't stand that soapy-faced woman who wanted to get it back. The poor little dears! And the pluck of them! Get their precious elephant, some one, for goodness' sake!"

They were really very nice people, though they weren't like Mother and Father. "Somebody" fetched Madeline's silver elephant, and they got her to stop crying, and kissed her, too (I'm glad she didn't get off that), and gave us all dessert, with peaches—it was Christmas Eve, you remember, when peaches are unusual—and the loveliest sweets. And the lady wanted Madeline to have the silver pig as well, but Martin and I wouldn't let her. We knew in our inside selves Father wouldn't like us to. And we had a ripping time, and they took us home in one of their motors, with a bump on Madeline's head as big as a teacup, tied up with scent and the powder-nosed lady's hankie. They called Clifford a hero—which was silly, but pleasant.

It was not so pleasant, though, when we had to tell Father and Mother about it, which we decided had better be done at once before giving ourselves time to think it over. Father was very angry and Mother was very grieved. They said we had disgraced them. I could not see this—and never shall. But I was sorry they thought

so. And so I said I was sorry. If they said it was wrong, of course it was, so I wished we hadn't. And as it was Christmas Eve we were forgiven at once, and got off any consequences that might have happened on other dates. No one said anything about forgiving Miss Knox, though; and yet, of course, the whole thing was entirely her silly fault.

But next day was Christmas Day, when you ought to forgive everybody everything. So Madeline and I agreed that we should feel more comfortable in our insides if we did. So we went to Miss Knox, and Madeline said what we had agreed on. It was:

"Miss Knox, please, we forgive you about my elephant, because it is Christmas Day."

But Madeline mumbled it so that I couldn't hear what she said. No more could Miss Knox. For her reply was:

"Of course I forgive you, dear Madeline. And dear Clifford, too. But we should be more thoughtful for the feelings of others, should we not, dear children? But I am sure you did not mean what you said."

By this we knew that she had heard what Madeline said when the elephant was borne away from the bazaar. So Miss Knox forgave us! And we had to bear it!

But it was Christmas Day, and we had lots of jolly presents. Miss Knox gave us each a box of chocolates. This rather choked me off hating her, I own. Not because of the beastly chocolates, but because I know she wasn't well off. She must have gone without something to give the chocolates to us. Yet I don't trust her any more because of the chocks. I know she wants to get things out of Mother. But it was kind of her. Life is very difficult to understand. So I forgive her for forgiving us. And perhaps she isn't so black as she's painted, any more than we were, under the masks, when we were self-sacrificing burglars, and risked our liberty for the sake of the silver elephant.

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*Everybody's writing for the stage,
Everybody's working on a play—
The bent old man, the girl of tender age,
The statesman and the man who runs the dray.*

*Everybody's hoping to get rich,
To be another Walter, Ade or Fitch.
I've a drama nearly done;
You, no doubt, have written one:
Everybody is afflicted with the itch.*

*The sophomore is writing for the stage,
The preacher has a drama under way;
The Senator, the soldier and the page
Are building masterpieces night and day.
Everybody's toiling like a Turk
On a play for Mrs. Fiske or Billie Burke.
Each expects to live at ease
On his splendid royalties,
And become a total stranger to hard work.*

*The carpenter is writing for the stage,
The smith is busy working on a play;
The paying-teller in his little cage
Is drafting acts as deftly as he may.
Jones is writing, so is Brown;
We would all achieve renown
With the plays we have on hand
If the stars could understand
And the managers would cease to turn us down.*

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Dante Gabriel Rossetti's Unpublished Poem

(Continued from Page 8)

Ellen echoed my thoughts as she said: "Yes, friend, this is what I came out for to see; this many-gabled old house, built by the simple country-folk of the long-past time, regardless of all the turmoil that was going on in cities and courts, is lovely still amidst all the beauty which these latter days have created; and I do not wonder at our friends tending it carefully and making much of it. It seems to me as if it had waited for these happy days, and held in it the gathered crumbs of happiness of the confused and turbulent past." She led me up close to the house and laid her shapely, sunbrowned hand and arm on the lichenized wall, as if to embrace it, and cried out: "Oh, me! Oh, me! How I love the earth, and the seasons, and weather, and all things that deal with it, and all that grows out of it—as this has done!"

And on that occasion and on many another occasion, when I used to go down to Kelmscott Manor, the feeling would come to me: "How I love the earth, and the seasons, and weather, and all things that deal with it, and all that grows out of it."

Rossetti came with his "holloa!" to meet us at the door in the wall, and made us feel at once at home. I shall never forget that first visit to Kelmscott. During all the time he was in splendid spirits, subject only occasionally to fits of depression, doing beautiful work, retouching old pictures, though not always improving them (as I think), for Leyland, who visited us constantly.

Rossetti was extremely fond of a walk over the fields and on the banks of the Thames by the river, with Doctor Hake, George Hake, an extremely clever young man, fresh from Oxford, who acted as Rossetti's secretary and companion, and myself. I cannot give a better idea of this walk than by quoting a sonnet of Doctor Hake's, not because it is a powerful one, or quite worthy of this fine poet, but because it recalls to my mind those happy days, and for this reason I love it more than any sonnet ever written. It brings back to me two of the most lovable men that ever lived—Dr. Gordon Hake and Dante Gabriel Rossetti.

Oh, happy days with him who once so loved us!
We loved as brothers, with a single heart,
The man whose iris-woven pictures moved us
From Nature to her blazoned shadow—
Art.

*How often did we trace the nestling Thames
From humblest waters on his course of
might,
Down where the weir the bursting current
stems—*

*There sat till evening grew to balmy night,
Veiling the weir whose roar recalled the
strand*

*Where we had listened to the wave-lipped
sea,
That seemed to utter plaudits while we
planned*

*Triumphal labors of the day to be.
The words were his: "Such love can never
die!"*

*The grief was ours when he no more was
nigh.*

We used to while away the evenings in the quaint old tapestried chamber that served for studio, sometimes by storytelling, when I used to improvise stories for the occasion (an art which I retained from my schoolboy days), sometimes by discussing plots for poems and subjects for pictures, sometimes by Rossetti's reading out Dumas' romances to us all. He was a beautiful reader of French. These evenings he used to call the "Kelmscott Nights' Entertainments." Those who want to read a full account of these evenings, and indeed of the life at Kelmscott Manor, should turn to certain articles in Notes and Queries, by Dr. Gordon Hake's eldest son, Mr. Thomas Hake, who was much at Kelmscott and knew intimately both Rossetti and William Morris.

From this time onward I was a constant visitor at Kelmscott Manor, both as a guest of Rossetti's during his stays there, and as a guest of Morris' during his stays. I used to run down without notice, whenever I chose, and always found a welcome whichever of the illustrious joint tenants was at

the moment there. As to Rossetti, his seclusion at Kelmscott Manor was such that, as he said, he had seen just a dozen people in two years.

At that time I had not, as far as I remember, published one line either in prose or verse. But I had written a good deal, as Rossetti knew, and we two became so intimate that, to my great astonishment, he suggested that we should bring out a joint book, a miscellany of verse and prose. This anomaly of a joint book by a man whose position was so great in the artistic and literary world, and a man absolutely unknown, struck me very greatly, and I told him that I would not consent to it, knowing as I did the world's cynicism about the relations between eminent men and obscure men. Moreover, I knew that the project was merely the outcome of his vast generosity. He wanted to do me good by associating my name with his own. But, as was the way with him, the more objections I raised the more determined he was that the thing should be done. He would not be put off, and he began jotting down in his notebooks many a subject which he was to take up as his share of the joint work.

I cannot resist giving here an anecdote connected with the project, as it enables me to bring in William Morris, another delightful man.

On the very next day, after it was decided that the joint book was some day to be published, Rossetti and I were walking in the fields when he told me that Morris was coming down for a day's fishing with George Hake, a notable angler, and that "Mouse," the Icelandic pony, whose permanent home was Kelmscott, was to be sent to the Lechlade railway station to meet him. "You are now going to be introduced to my fellow-partner," said Rossetti, "and I shall tell him about our joint undertaking, just to hear what Top will say."

At that time I only knew of the famous firm, Morris, Marshall, Falkner & Co., by name, and I asked Rossetti for an explanation, which he gave in his usual, incisive way.

"Well," said he, "one evening a lot of us were together, and we got talking about the way in which artists did all kinds of things in olden times, designed every kind of decoration and most kinds of furniture, and some one suggested—as a lark more than anything else—that we should each put down five pounds and form a company. Fivers were blossoms of a rare growth among us in those days, and I won't swear that the table bristled with fivers. Anyhow, the firm was formed, but, of course, there was no need or anything of that kind. In fact, it was a mere playing at business, and Topsy (he always spoke of Morris as "Topsy" or "Top") was elected manager, not because we ever dreamed he would turn out a man of business, but because he was the only one among us who had both time and money to spare. We had no idea whatever of commercial success, but it has succeeded almost in our own despite. Top's very eccentricities and independent attitude toward his patrons seem to have drawn patrons round him."

And then he told me of Morris' interview with a certain church magnate which convulsed me with laughter.

"Here comes the manager," said he. "You must mind your p's and q's with him; he is a wonderfully stand-off chap, and generally takes against people."

"What is he like?" I said.

"Like?" said Rossetti meditatively. "You know the portraits of Francis I. Well, take that portrait as the basis of what you would call in your metaphysical jargon your 'mental image' of the manager's face, soften down the nose a bit, and give him the rose-bloom color of an English farmer, and there you have him."

"What about King Francis' eyes? A poet must have poetic eyes," I said.

"Well, Topsy's are not quite so small as Francis', but they are very little—blue-gray, but they see everything."

And then I saw, coming toward us on a rough, long-haired, mouse-colored pony, so diminutive that he well deserved the name of "Mouse," the figure of a man in a wide-awake—a figure so broad and square that the breeze at his back seemed to be using him as a sail, and blowing both him and the pony toward us.

When Rossetti introduced me, the "manager" greeted him with a "H'm! I thought you were alone." This did not seem promising. Morris at that time was as proverbial for his exclusiveness as he afterward became for his expansiveness.

But the ice was soon broken by Rossetti.

"Let me introduce you to my new partner, Top," said he.

Morris evidently thought that he referred to the firm.

"Partner! Don't you think there are too many partners already?"

"A literary partner, I mean," said Rossetti. And then he told him about our project.

This set both me and Morris laughing. That laugh seemed to be a link between us. And then the charm of William Morris began, and grew upon me, day by day, until he died. He astonished Rossetti by at once inviting me, a stranger, to join the fishing with George Hake, which I did. I have described this day's angling in my obituary notice of William Morris in the Athenaeum of October 10, 1896.

And why was this project of a joint book never carried out? What was the cause of its failure? A very fantastic one, to be sure. Rossetti was wonderfully influenced by the mere name of an imaginative work, as is seen by the name *Blessed Damozel*.

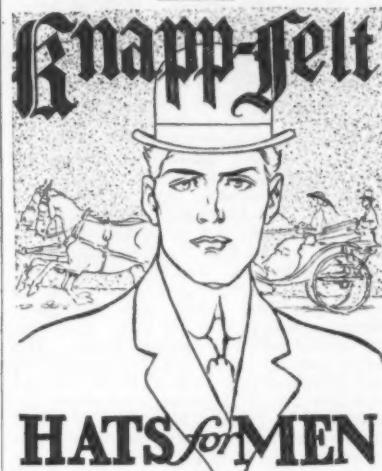
Many years previous to my friendship with him Rossetti had designed a picture called *Michael Scott's Wooing*, and the subject, or rather the mere name of the subject, had a peculiar fascination for him, and for years he had also wished to write a poem to be called *Michael Scott's Wooing*, and had "cartooned" many ideas for it, but had never been able to satisfy himself. I have a letter of Rossetti's in which he asks me to allow him to make use of a certain story that I had told him, which he intended to use as the subject of a poem to be called *Michael Scott's Wooing*. This poem was to form the *pièce de résistance* of our volume. It was a story a Welsh gipsy girl had told to me as a "quite true fack"—a story touching another Romany girl, whose wraith, having been spirited away in the night from the "camping place" by the incantations of a wicked lover, had been seen rushing toward Lake Ogwen in the moonlight, "while all the while that 'ere same chavi wur asleep an' a-sobbin' in her daddy's livin' waggin'." Rossetti was greatly struck by this story, and immediately adapted it to *Michael Scott's Wooing*. Even the metre of the ballad was decided upon. But, unfortunately for poetic art, I, not long afterward, came upon a story by the Ettrick Shepherd called *Mary Burnet*, and discovered that either his gipsy friend's "quite true fack" was a Romanyized version of Hogg's story, or both she and Hogg had drawn from some old Scottish legend. The story having once appeared in print, Rossetti felt that he could not use it, and was greatly disappointed. His mind was full of a long ballad upon the subject, which ballad he was prevented from writing.

When Mr. W. M. Rossetti brought out the collected edition of his brother's work I was much amused to see in print the cartoon of this story thus adapted to *Michael Scott's Wooing*. William had found it in one of his brother's black notebooks and naturally assumed that it was a prose sketch of his brother's own. Here is the adaptation of the gipsy story to *Michael Scott's Wooing*, as given in Mr. W. M. Rossetti's edition of his brother's collected works:

"Michael Scott and a friend, both young and dissolute, are returning from a carouse, by moonlight, along a wild seacoast during a ground-swell. As they come within view of a small house on the rocky shore, his companion taunts Michael Scott as to his known passion for the maiden Janet, who dwells there with her father, and as to the failure of the snares he has laid for her. Scott is goaded to great irritation, and as they near the point of the sands overlooked by the cottage, he turns round on his friend and declares that the maiden shall come out to him, then and there, at his summons. The friend still taunts and banters him, saying that wine has heated his brain; but Scott stands quite still, muttering, and regarding the cottage with a gesture of command. After he has done so for some time the door opens softly, and Janet comes running down the rock. As

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she approaches she nearly rushes into Michael Scott's arms, but instead, swerves aside, runs swiftly by him, and plunges into the surging waves. With a shriek Michael plunges after her, and strikes out this side and that, and lashes his way among the billows, between the rising and sinking breakers; but all in vain—no sign appears of her. After some time spent in this way he returns almost exhausted to the sands, and, passing without answer by his appalled and questioning friend, he climbs the rock to the door of the cottage, which is now closed. Janet's father answers his loud knocking, and to him he says, 'Slay me, for your daughter has drowned herself this hour in yonder sea, and by my means.' The father at first suspects some stratagem, but finally deems him mad, and says, 'You rave—my daughter is at rest in her bed.' 'Go seek her there,' answers Michael Scott. The father goes up to his daughter's chamber, and, returning very pale, signs to Michael to follow him. Together they climb the stair, and find Janet half lying and half kneeling, turned violently round, as if, in the act of rising from her bed, she had again thrown herself backward and clasped the feet of a crucifix at her bed-head; so she lies dead. Michael Scott rushes from the house, and, returning maddened to the seashore, is with difficulty restrained from suicide by his friend. At last he stands like a stone for a while, and then, as if repeating an inner whisper, he describes the maiden's last struggle with her heart. He says how she loved him but would not sin; how, hearing in her sleep his appeal from the shore, she almost yielded, and the embodied image of her longing came rushing out to him; but how in the last instant she turned back for refuge to Christ, and her soul was wrung from her by the struggle of her heart. 'And as I speak,' he says, 'the fiend who whispers this concerning her says also in my ear how surely I am lost.'

Speaking of this cartoon Mr. W. M. Rossetti says:

The present project of a poem, or perhaps rather of a prose story, is entirely different in its incidents from any of the designs which he made of Michael Scott's Wooing—so far, at least, as my knowledge of them extends.

From the character of the handwriting I judge this skeleton-narrative to be two or three years later than The Orchard Pit, etc.

And as a matter of fact the mental cartoon in question was effected, as Mr. W. M. Rossetti infers, two years later than the cartoon of The Orchard Pit.

The result of it all was that Rossetti had got nothing, except the unfinished poem of Jan Van Hunks as his contribution to the joint book. But he had never ceased making plans for poems to be included in it. I was not at all surprised at this, nor was I disappointed.

The mere fact of his proposing the joint book was a proof of his affection for me, and that sufficed.

But returning to the last days at Birchington. Rossetti, one day, said to me: "I have never abandoned the project of the joint book which was arrested by that *contretemps* about Michael Scott's Wooing. I think I might have used that adaptation of mine, after all. I intend that the book shall come out, and I am now finishing a comic poem that I partly wrote years ago."

"Jan Van Hunks?" I said.

"Yes."

And then he began to talk about The Orchard Pit and The Cup of Water, which he had intended to include in the volume. As the idea interested him intensely, I encouraged it in order to keep up his spirits, and it did so marvelously. Leyland used to say that it kept him alive for days. The end was approaching. Mr. W. M. Rossetti gives the following extract from his mother's diary:

MARCH 28, Tuesday. Mr. Watts came down; Gabriel rallied marvelously.

"This is the last cheerful item," says Mr. W. M. Rossetti, "which it is allowed me to record concerning my brother; I am glad that it stands associated with the name of Theodore Watts."

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"DE WHIPPERWILL"

(Continued from Page 11)

bin gone I done tuk er bushel uv 'em mos' f'm de letter man; but she ain' read nairy one. She jes' put 'em in de trunk widout openin' 'em.' An' I tol' 'im, 'When you lef' home dat night she tol' me she gwine ter git shet o' me an' Sawney ef we speak yo' name. She little, but, my Lawd! you knows her when she done make up her min'.'

"An' den he ax me 'bout er thousan' questions, an' I didn't have sense 'nuff ter keep f'm lettin' 'im know 'bout her sewin' an' makin' pickles an' 'zerves, an' me takin' in washin', an' Sawney drunk ha'f de time wid dese onery town niggers.

"An' he sez, 'Why ain' she gone back home?'

"An' I tol' 'im she say de place is too full o' bitter mem'ries. His face git white ez cotton an' he bus' out: 'Did you uvver hear o' sech dam' foolishness?'

"An' I tol' 'im, 'No, suh, I nuvver did, but my mouf bin shet too long ter open it now.' An' he went off down de street like he wuz full o' red licker.

"An' 'bout er week arter dat, hyar cum er letter f'm er man way up in Philadelphia whut say he wanter rent de ol' 'Tranquillity' place jes' ter shoot over. An' de man say he willin' ter pay her three hundred dollars fer de 'lowance an' sen' de money immejit, ef she willin', an' he say he want de place fer five year, han'-runnin'.

"I tol' Miss Sally ter take de man up 'fo' he git his right min' back. An' 'twuz wid part o' dat money we put Miss Jinny in de buryin'-groun' at home. I kep' my mouf shet 'bout who I spec' dat money cum f'm, 'cause you see, I done got my orders 'way back yonder.

"Den cum er letter f'm Marse Sam, hissef. I know'd 'twuz his'n, 'cause I know'd de signation on de back. Miss Sally she look at it er long time, 'cause de stamps on de front wa'n't like de stamps on dem uthers. An' when I bresh up her room nex' mawnin' dar de letter wuz on de table by de baid an' 'twan't even bruk open.

"I sez ter mysef, 'How long, O Lawd? How long?' Hit stress me so, I made up my min' right dar. An' dat day 'bout sundown I goes down ter de place whar Marse Sam live at.

"De room wuz jes' full o' books an' he by de fier, readin'. An' I upped an' tol' 'im 'bout de letter an' how it look ter me like Miss Sally ain' made up her min' 'bout it, 'cause she ain' put it in de trunk, long wid de uthers.

"Man, suh! He walk up an' down de room like er b'ar in de cage. An' he sez, 'Ef she won' read none o' my letters—ain' read nairy one—an' you feared to say nuthin', whut kin I do? Ef I meet up wid her on de street an' she fuse ter recognize me, I'se done fer, sho.' Dat's why I done kep' out'n her way sence I bin back in dis country. I done et de ashes dese many years, but I'm dam' ef I'm gwine ter lay down in 'em.'

"I sez, 'Gret day! Now you talkin'. Dat soun' ter me like de ol' whipperwill, sho' nuff.'

"He flung out his han', weary-like, an' he sez, 'Ah, Judy, dem days is far behin', an', thank Gawd, 'tain't no use uv it no mo'—'twan't nuvver no use uv it.'

"An' I sez ter 'im right sorf, 'How you know 'bout dat?' An' he look at me sideways an' he sez, 'Whut you mean, 'oman?' An' I ax 'im, is he done fergot how ter whis'le like de whipperwill. An' he sez, 'No, I reck'n not.'

"An' I sez, 'Make de call ter-night; maybe she ans'er you.'

"He smile like somebody done stuck er knife in 'im an' he sez, 'Whut? Wid de cable cyars hummin' by an' de electric lights burnin' on de cornder? Why, Judy, de stage settin's ain't de same, an' it look ter me like de curt'n done bin rung down on me, anyhow.'

"I put my eye right in his'n, an' I sez, 'Is she uvver fail ter ans'er yo' call ef she heer it?'

"He went over by de winder an' look out er long time, an' pres'ny he sez, 'Judy, I wonder ef you got any sense 'long wid all dat 'maginashun?'

"An' I sez, 'Oh! Yas, suh; I got sense in de back o' my haid whut I ain' nuvver use yit.' An' he set down in de cheer an' bus' out laffin' jes' like er boy.

"An' I tol' 'im ter cum in de yard on de stroke o' nine o'clock an' make de call. An' he sez, 'All right, I'll be dar.'

"When I got home I wuz dat skeered at whut I done I drapped everything I put my han's on, mos'.'

"Cum quarter ter nine Miss Sally wuz settin' in de dinin'-room, readin' by de big lamp, an' me right whar we-all settin' now; one eye on her, t'other on de clock. Pres'ny I heard 'im: 'Whipperwill, Whipperwill,' —three times, den once an' three times ag'in—jes' ez nachull.

"I lay my haid on de table an' shet my eyes, an' I clair ter gracious, dar we-all wuz back home at 'Tranquillity' an' 'im callin' uv her, out in de moonlight shinin' tho' de trees. De watter got in my eyes an' I feel like sumpn done grab me by de gullet.

"Miss Sally lay de book down an' she look like she dreamin'. An' Marse Sam out in de yard jes' callin', 'Whipperwill, Whipperwill, Whipperwill.'

"Pres'ny she cum in wid her haid flung up like er hoss 'bout ter whinny, an' when she see my face she bus' out, 'Oh, Judy; Mammy, Mammy Judy! Whut's dat I seem ter hear?'

"I make er great mirration, tryin' ter laff, an' I sez, 'Hit soun' ter me like de bird whut dey userter call de whipperwill. 'Tis late in de season fer 'im, too. He soun' mighty lonesome ter me an' I spec' dat's his las' call; kin I let 'im in?' An' den he call again, 'Whipperwill, Whipperwill.'

"She ketch her breff right short, like she got de hiccups, an' she sez, 'Yas, ef he don' do it no mo'. Tell 'im ter stop; I can't stan' it.' An' she went out'n de room like er 'oman walkin' in her sleep.

"I flung open de front do' an' in de parlor he cum an' she stan'in' dar grippin' de cheer wid bofe han's. He walk up an' make er low bow, an' dar dy stod lookin' at one 'nuther an' she hol'n 'im off wid her eyes. An' den she sez, right slow, 'You air much changed, suh.'

"Marse Sam, he sorter smile an' he sez, 'I'se puffec'ly willin' ter admit de fac'—in all things save one.'

"She cum right back at 'im an' she sez, 'I'se willin' ter admit you hyar ef you gimme yo' word nuvver ter admit whut dat one thing is.'

"Den he look down at de flo' an' he sez, 'Corndishuns—f'm you?'

"An' she flung out her han', right quick, an' she sez, 'Corndishuns? No; ruther er reques', de fusul' o' which will only add ter my unhappiness.'

"I sez ter myself, 'Name o' Gawd! Now she done got 'im, what she gwine ter do wid 'im?'

"He cum up right close an' his eyes jes' nuchully burnin' her up. But she sez right sudd'n, 'Wait. All yo' life yo' bin wil' an' reckless, well-nigh lawless, an' yo' han's is red wid blood.' She sorter choke, but she kep' on: 'I know you ain' done nuthin' in all dat time but whut wuz fa'r an' honer'ble.'

"She low'd she know'd it, but her voice done rin' like she wuz axin' 'im de question.

"Marse Sam look like he didn't know whut ter make o' dat sorter talk, 'cause she know'd he done kilt so many Yankees he done fergit how ter count 'em. But he draw'd hissef up till he look 'bout er foot taller, an' he sez, 'I thank Gawd, you is right; de blood o' no man is on my han's unless he seek mine fus'.'

"An' Miss Sally, she call out, 'Judy, bring Majer Taliaferro er glass o' wine.'

"I clair ter gracious, her voice done change so, I tho't 'twuz somebody else callin' me. An' when I cum in wid de tray, dar dyet set—she on one side de pierce an' 'im on 'tuther—jes' like 'tain't bin Gawd knows how many year sence dey seen one 'nuther.'

"How long? I spec' 'tis bin nigh on fifteen year sence den. An' whut you reck'n? I wish I may die dis minnit ef he ain' bin cumin' ter see her right erlong sence, till er short while back. An' all dat time dyet ac' jes' like uthers folks; dyet go ter ch'ch; dyet take er walk, an' dyet goes ter de lectchers an' all dat. An' I knows he love de groun' she walk on. Now, don' dat look rediclus—jes' nuchully plum foolish? But 'tis de Gawd's blessed truf, jes' de same.

"I ax Miss Sally once whut he doin' ter make er livin', an' she tell me he teachin' de dair langwidges down at de Unibers'ty. An' dat make me tell Marse Sam he ha' daid hissef, 'cause he can't do nuthin' wid her all dis long time.

"I gits hot in de collar 'bout it one day, an' I sez, 'Gret day, man! Cut all dat harr'o'ff'no' face; git dem ol' boots an' ga'ntlets on an' jump yo' hoss over de fence an' kidnap her, ef you can't do nuthin' else.' And he jes' laff. And he sez, 'Whew, Judy, dat soun' mighty well, but de p'lizeman ketch me on de bysickel 'fo' I run er couple o' mile.' An' he sez, right sad like, 'She shet me up eve'y time I start ter talk 'bout de ol' days, an' I reck'n we jes' got ter take keev uv her—dat's all.'

"An' dat's de way 'twuz wid 'em till bout three mont' back, when dey went down ter her some man talk 'bout de places whar Marse Sam bin at 'cross de water. But it turn out dey had er man ter talk 'bout de wartime 'stid o' de man whut didn't cum. Dat start 'im goin', I reck'n.'

"I must ha' bin 'sleep, settin' in de dinin'-room, when dey cum in; 'cause I woke up right sudden an' look in de parlor an' dar he wuz—done upset de cheer on de flo' an' 'im on his feet in front uv her, his face red as fier. An' he sez, 'Hit's monst'us; you is de victim uv yo' trainin', which is all wrong an' selfish. You lock sorrer an' what make it up in yo' bres' an' leave none ter sheer it wid you; jes' like you put on black an' keep it on fer dem dat's daid an' gone dis many er year an' nuvver speak dere name. "Is er habit whut'll leave you wid nuthin', but de dry husks o' life. 'Tain't much time lef' fer you an' me. Won't you cum out in de sunshine? I ain' nuvver close my eyes in sleep widout shettin' out de immige uv you in my min'; I ain' nuvver wake up in de mawnin' widout seein' you 'fo' my eyes is open ter de light—an' so 'twill uvver be till my bres' kin lif' no mo'.'

"Man, suh! His voice soun' sweet ez honey in de honeycom'. Her haid done fell back on de softer an' de hankie pressed 'g'nst her face. An' Marse Sam cum up right close an' lean over an' he sez, 'Mongst all dem mem'ries you 'bleeged ter have wid you, ain' dar nuthin' fer me—fer me?' he sez. An' his voice done fell 'way ter nuthin'.

"An' she cry out, 'Oh, you is onmanly!'

"Marse Sam straighten up mighty sudden, an' I see de ol' Satan creep in his face, an' it shoo' did make me shiver. He look at her hard an' stiddy an' den he wheel roun' an' walk out'n de house. "She ain' seen 'im since, me nuther. An' now she upsta'rs jes' fadin' 'way, 'cause she reck'n he done gone fer good."

The big woman's voice broke pitifully and then swelled with indignation. "Mars Sam were right—whut he tol' her 'bout huggin' trouble. But whut kin anybody do wid folks like dat, much less'n er nigger like me?" And she began to rock silently back and forth.

Mary and I were dumb. What a tale this old woman had told us! With the wonderful dramatic instinct of her race guiding us with voice and gesture through scenes that took place before we were born, down to the present, and into the very presence of a tragedy as pitiful as it was unnecessary.

The thought of the stammered, incoherent words of a frightened negro, uttered nearly forty years before, still affecting the lives of those who heard them spoken, was ghastly.

The features of the girl were white and set, her hands locked tight in her lap.

"Where is Mr. Taliaferro now?" she asked.

"Dis is 'bout de time dey start ter teachin' down at de Unibers'ty. I reck'n Marse Sam down whar he live at," Judy replied. "I got de number writ on er piece o' paper."

"He must be sent for at once," said Mary.

There was that in her voice and manner which brought the big woman to her feet.

"Sen' fer 'im? What fer? Who you reck'n gwine do it? I knows I ain' gwine ter have nuthin' ter do wid it; I'se done pesterin' 'em."

"Listen, Judy; have you any idea why Miss Sally won't marry Mr. Taliaferro?"

"Mr. Torm, dat's de onlies' thing 'bout her I don't know nuthin' bout. I userter think 'twuz 'cause he went off an' stay so long. But when he bin back all dese years—my Lawd!—ef I keep on thinkin' I gwine ter git wil' in de haid."

"If Mr. Taliaferro is in this town tonight I shall not sleep until I find him—I



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could not," the girl exclaimed. "Bring me the piece of paper, Judy."

The big woman paused with doubtful, anxious countenance; but the voice and gesture of the girl were compelling.

The suggestion that she was interfering in a matter personal and delicate in the extreme was admitted. "But," said Mary, "we can at least find out if what we believe is true. We must telephone him or send him a message."

The message was sent to him and before it seemed possible the door-bell rang, and the next moment he stood before us—in the kitchen. We were dumfounded at the suddenness of it. Judy shut the door behind her, exclaiming, "Now you done it! What you gwine do 'bout it?"

As he stood there, slender, erect, in an old-fashioned frock coat, a black slouch hat in his hand, he reminded me of some old, gray, grizzled hawk—the goatee and short mustache accentuating the keen thinness of features. Apprehension, doubt, wonder flitted across his countenance until he fixed his big, gray eyes on Mary with a steady smile of inquiry.

She stood it bravely, and said, "I phoned you, sir, on my own responsibility. Miss Byrd is sick, but not dangerously so."

"Do you happen to be a nurse?" he asked, still smiling.

"No, sir," the girl replied, reddening. "But it has so happened that since you—I mean during the last few months she has become almost as dear to me as my parents were. That is my excuse for taking such a liberty. She is sick and refuses to let us try to make her well," the girl went on hurriedly. "No, wait a minute"—as he was about to speak. "To-night we persuaded Judy to tell us all about Miss Sally."

With the Major still smiling straight into her eyes the girl went over and stood beside the big black woman and spoke rapidly.

"Judy began at the very beginning—when you all lived in Virginia before the war. She told us everything—about you, Miss Jenny and Mr. Jim Claytor's death—the 'Whippoorwill' and all—right down to the night you and Miss Sally went to the lecture."

Her words had come with a rush as the man's face darkened. The lips under the gray mustache became a straight line; the little tuft on his chin took an upward aggressive curve. "Does—does she know that this fool woman has told you all this?"

"No, sir, she has no idea of it."

"Then why have you sent for me? By what?"

"Then why haven't you made her marry you long, long ago?" the girl burst out in a passion of nervous tears.

"Did you shoot Mr. Jim Claytor—years ago?" I questioned abruptly; for the situation had become unbearable.

"I? Certainly not. What a question!" he exclaimed with a startled, bewildered look. "Our families had a difference of years' standing, but that was made up the day—What does all this mean, anyhow?" he demanded with a swift gesture.

"We think Miss Sally believes you did it instead of Jim Dodson," said Mary.

"But that—that is impossible, absurd," he stammered. "She knew we were not intimate as we should have been; but—"

"Why should she have told you your hands were red with blood and ask you if you had always been fair and honorable? Judy," the girl turned in overwhelming excitement, "tell Major Taliaferro about Sawney coming into the dining-room—"

But the poor, dazed creature had suddenly crumpled up in the corner, rocking and moaning, "Oh, Lam' o' Gawd! Oh, Lam' o' Gawd!" Nothing could be got from her.

Then I told what Judy had said, word for word, and of Miss Sally's threat of instant dismissal.

As the full comprehension of it gradually dawned upon him, the man fell away against the wall to hide the bitter, hopeless pain. "All these years," he muttered, with twisted lips, "empty, aching years!"

"It is all very simple—the mistake," I managed to say. "But why—how on earth has Miss Byrd never known the truth?"

The stricken man gazed at me fully a minute. I could almost see his mind groping and flashing back over those long, interminable years. His face grew black with passion, barely controlled, as he wheeled toward Judy.

She glanced at him, pushed the girl aside and sprang to her feet, exclaiming: "Twa'n't my fault ner Sawney's." Thoroughly aroused, she leaned forward, arms akimbo. "An' I ain' feared o' you nuther—look like Satan all you wanter. Ef you ain' nuvver got nuthin' f'm her, how is er nigger like me gwine do it? Ans'er me dat. She ain' low'd nobody to speak Miss Jinny's name, ner Marse Jim's, ner nuthin' bout whut happen dat day, f'm dat day down ter dis. An' you know whut dat is." Her voice swelled with anger and grief. "Tain't nuthin' but pride—rank pride. Hit's jes' nachully sinful, sho' ez Gawd A'mighty made little apples."

"It's all true," said the Major, with a weary, hopeless gesture, as Judy stalked out of the room. He sat down as one exhausted until Mary touched him gently on the shoulder. "That is past—and done with. She should know you are here."

"Do you reckon I might see her—now?" he asked eagerly.

The door opened and Judy appeared, her eyeballs rolling with suppressed excitement.

"Miss Sally will see you in de parlor, suh."

As the Major arose the years seemed to fall from him like a garment. Turning to Mary, he took both her hands in his and his lips shook. "The moment I saw you, I knew you were an angel; now I believe you were sent direct from God."

With his head up and a pull at the lapels of his coat he went out, followed by Judy.

The moments seemed endless until she flung into the kitchen, slamming the door. The woman's face fairly shone and her great flat feet began to slap the floor in an awkward double shuffle. "Dey done cum home at las,'" she whispered.

From the dining-room we peered cautiously in to see him leaning against the mantelpiece, her face buried against his breast. As he gently stroked her hair, the two gray heads came very close together and her arm crept hesitatingly across his shoulder.

"Dey done cum home at las,'" quoted my girl softly, as we involuntarily turned away.

"Shall we 'cum home,' too?" I whispered.

For answer a small, warm hand was slipped into mine. And as we stole out through the garden a fat, unctuous chuckle came from the vine-covered corner of the porch: "Umph, umph, umph!"

"De grapevine hug de fence-rail fillin'; I'll marry you ef you is willin'!"

SPOILING THE EGYPTIANS

(Continued from Page 7)

In this triumphant period Wallingford was aggravatingly jovial, even exasperating, in the crowning tone he took.

"How are we getting along? Fine!" he declared to each stockholder in turn. "Inside of six months we'll have a membership of ten thousand!" And they were forced to believe him.

Probably none of the ex-members of the defunct loan association was so annoyed over the condition of affairs as Ebenezer Squinch, nor so nervously interested.

"I thought you intended to begin collecting your weekly payments when you had two hundred and fifty members," he protested to Wallingford, "but you have close to five hundred now."

"That's just the point," explained Wallingford. "I'm doing so much better than

I thought that I don't intend to start the collections until I have a full thousand, which will let me have four thousand in the very first loan fund, making two hundred and fifty a week to the expense fund and a hundred a week for the loan committee, besides one thousand dollars toward the grand annual distribution. That will give me twenty-six hundred to be divided in one loan of a thousand, one of five hundred, one of two hundred and fifty, two of a hundred, four of fifty, ten of twenty-five, and twenty of ten dollars each; a grand distribution of thirty-nine loans in all. That keeps it from being a piker bet; and think what the first distribution and every distribution will do toward getting future membership! And they'll grow larger every month. I don't think it'll take me all

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that six months to get my ten thousand members."

Mr. Squinch, over his tightly-pressed finger-tips, did a little rapid figuring. A membership of ten thousand would make a total income for the office, counting expense fund and loan committee fund, of three thousand five hundred per week, steadily, week in and week out, with endless possibilities of increase.

"And what did you say you would take for a half interest?" he asked.

"I didn't say," returned Wallingford, chuckling, "because I wouldn't sell a half interest under any consideration. I don't mind confessing to you, though, that I do need some money at once, so much so that I would part with four hundred and ninety-nine shares, right now, and for spot cash, for a lump sum of twenty-five thousand dollars."

"Bound to keep control himself," Mr. Squinch reported to his *confrères*, after having reluctantly confessed to himself that he could not take care of the proposition alone. "I don't blame him so much, either, for he's got a vast money-maker."

"Money without end," complained Andy Grout, his mouth stretching sourly down to the shape of a narrow croquet wicket; "and the longer we stay out of this thing the more money we're losing. It's better than any building-loan."

There was a curious hesitation in Andy Grout's voice as he spoke of the building-loan, for he had been heartbroken that they had been compelled to give up this lucrative business, and he was not over it yet.

Doc Turner rubbed his perpetually lifeless hands together quite slowly.

"I don't know whether we're losing money or not," he interjected. "There is no question but that Wallingford will make it, but I suppose you know why he won't sell a half interest."

"So he won't lose control," said Squinch, impatient that of so obvious a fact any explanation should be required.

"But why does he want to keep control?" persisted Doc Turner. "Why, so he can vote himself a big salary as manager. No matter how much he made we'd get practically no dividends."

It was shrewd Andy Grout whose high squeak broke the long silence following this palpable fact.

"It seems to me we're a lot of plumb idiots, anyhow," he shrilled. "He wants twenty-five thousand for less than fifty per cent. of the stock. That's five thousand apiece for us. I move we put in the five thousand dollars apiece, but start a company of our own."

Mr. Grout's suggestion was a revelation which saved Jim Christmas from bursting one of his red veins in baffled cupidity. Negotiations with Mr. Wallingford for any part of his stock suddenly ceased. Instead, within a very short time there appeared upon the door of the only vacant office left in the Turner Block the sign: "The People's Coöperative Bond and Loan Company."

VII

M R. WALLINGFORD did not seem to be in the slightest degree put out by the competition. In fact, he was most friendly with the new concern, and offered Doc Turner, who had been nominated manager of the new company, his assistance in arranging his card-index system, or upon any other point upon which he might need help.

"There's room enough for all of us," he said cheerfully. "Of course, I think you fellows ought to pay me a royalty for using my plan, but there's no way for me to compel you to do it. There's one thing we ought to do, however, and that is to take steps to prevent a lot of other companies from jumping in and spoiling our field. I think I'll get right after that myself. I have a pretty strong pull in the State Department."

They were holding this conversation three days after the sign went up, and Mr. Squinch, entering the office briskly to report a new agent that he had secured, frowned at finding Mr. Wallingford there. Business was business with Mr. Squinch, and social calls should be discouraged. Before he could frame his objection in words, however, another man entered the office, a stranger, a black-haired, black-eyed, black-mustached young man, of quite ministerial appearance indeed, as to mere clothing, who introduced himself to Doc Turner as one Mr. Clifford, and laid down before that gentleman a neatly-folded

parchment, at the same time displaying a beautiful little gold-plated badge.

"I am the State Inspector of Corporations," said Mr. Clifford, "and this paper contains my credentials. I have come to inspect your plan of operation, including all printed forms, books and minutes."

Mr. Wallingford arose to go, but a very natural curiosity apparently led him to remain standing, while Doc Turner, with a troubled glance at Ebenezer Squinch, arose to collect samples of all the company's printed forms for the representative of the law.

Mr. Wallingford sat down again.

"I might just as well stay," he observed to Doc Turner, "because my interests are the same as yours."

Mr. Clifford looked up at him with a very sharp glance, as both Mr. Turner and Mr. Squinch took note. At once, however, Mr. Clifford went to work. In a remarkably short space of time, seeming, indeed, to have known just where to look for the flaw, he pointed out a phrase in the "bond," the phrase pertaining to the plan of redemption.

"Gentlemen," said he gravely, "I am very sorry to say that the State Department cannot permit you to do business with this bond, and that any attempt to do so will result in the revoking of your charter. I note that this is bond number one, and assume from this fact that you have not yet sold any of them. You are very lucky indeed not to have done so."

A total paralysis settled upon Messrs. Turner and Squinch, a paralysis which was only relieved by the counter-irritant of Wallingford's presence. To him Mr. Squinch made his first observation, and almost with a snarl.

"Seems to me this rather puts a spoke in your wheel, too, Wallingford," he observed.

"Is this Mr. Wallingford?" asked Mr. Clifford, suddenly rising with a cordial smile. "I am very glad indeed to meet you, Mr. Wallingford," he said as he shook hands with that gentleman. "They told me about you at the State Department. As soon as I've finished here I'll drop in to look at your papers, just as a matter of form, you know."

"If you refuse to let us operate," interposed Mr. Squinch in his most severely legal tone, "you will be compelled to refuse Mr. Wallingford permission to operate also!"

"I am not so sure about that," replied Mr. Clifford suavely. "The slightest variation in forms of this sort can sometimes make a very great difference, and I have no doubt that I shall find such a divergence; no doubt whatever! By the way, Wallingford," he said, turning again to that highly-pleased gentleman, "Jerrold sent his respects to you. He was telling me a good story about you that I'll have to go over with you by and by. I want you to take dinner with me to-night, anyhow."

Jerrold was the State auditor.

"I shall be very much pleased," said Wallingford. "I'll just drop into the office and get my papers laid out for you."

"All right," agreed Mr. Clifford carelessly. "I don't want to spend much time over them."

Other fatal flaws Mr. Clifford found in the Turner & Company plan of operation, and when he left the office of The People's Coöperative Bond and Loan Company the gentlemen present, representing that concern, felt dismally sure that their doom was sealed.

"We're up against a pull again," said Doc Turner despondently. "It's the building-loan company experience all over again. You can't do anything any more in this country without a pull."

"And it won't do any good for us to go up to Trenton and try to get one," concluded Mr. Squinch with equal despondency. "We tried that with the building-loan company and failed."

In the office of The People's Mutual Bond and Loan Company there was no despondency whatever, for Mr. Wallingford and the dark-haired gentleman who had given his name as Mr. Clifford were shaking hands with much glee.

"They fell for it like kids for a hoky-poky cart, Blackie," exulted Wallingford. "They're in there right this minute talking about the cash value of a pull. That was the real ready-money tip of all the information I got from old Colonel Fox."

They had lit cigars and were still gleeful when a serious thought came to Mr. Clifford, erstwhile known as "Blackie"



About that car you are thinking of buying—low first cost isn't the main thing to consider; perfect performance and low cost of maintenance are far more important.

The Oakland "Forty"

40 H. P. Touring Car	\$1600
40 H. P. Runabout	\$1600

When you see this big car, and ride in it, it will be hard for you to understand why we do not add at least \$500 to its price.

The Oakland "Forty" has a 112-inch wheel base, weight 2100 lbs., shaft drive, four-cylinder motor, cylinders cast in pairs, 4½ inch bore by 5-inch stroke, making a power plant that we could rate higher than 40 H. P. if we were inclined to follow the practice obtaining with many makers.

It is sufficient to say that no matter how much you "let her out" you will always find the Oakland "Forty" has just a little more reserve power ready for emergency. 34 x 4 tires, front and rear. Cooling by centrifugal pump and vertical tube radiator. Brake external and internal, acting direct on rear wheels. Transmission is of the selective sliding gear type, three speeds forward and reverse. Steel I-beam front axle. Price includes three oil lamps, two large headlights, horn and complete tool kit.

Its flexibility of control, its quiet, steady transmission, and its remarkable roadability make it the one biggest \$1600 worth of automobile you can buy today.

The Oakland "Twenty"

20 H. P. Touring Car or Roadster	\$1250
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A comfortable, roomy, family car equipped with the unique Oakland two-cylinder motor. Don't confuse this with motors of the double opposed type. It is entirely different and altogether superior. Cylinders 4½-inch bore by 5-inch stroke, vertical, and as they are equipped with an extremely ingenious counter-balancing device, they run with all the smoothness and absence of vibration formerly thought possible only with a four-cylinder motor.

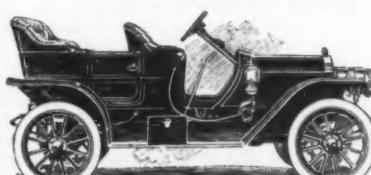
In fact, anyone, taking their first ride in an Oakland "Twenty" finds it hard to believe that it is not a four-cylinder motor under the hood, so noiselessly and smoothly does it run.

The "Twenty" has 100-inch wheel base, weight 1700 lbs. Shaft drive, 32 x 3½ front and rear tire. Thermo-syphon system of cooling with fan in flywheel, vertical tube radiator. Brakes external and internal, operating on drums of rear wheels. Transmission of a superior planetary type, two speeds forward and reverse without a single adjustment ever necessary or possible. Price includes three oil lamps, two headlights, horn and complete tool kit.

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The Oakland "Twenty" 2 cylinders vertical
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Standard Mfrs. A. M. C. M. A. We will exhibit in New York only at Grand Central Palace Auto Show, open Dec. 31, and at Chicago Feb. 6 to 13.
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(Check car on which you want special information)
(Signed) S. E. P. P. O.

Daw, purveyor of most artistically-printed gold mines.

"This is a dangerous proposition, though, J. Rufus," he objected. "Suppose they actually take this matter up with the State Department? Suppose they even go there?"

"Well, they can't prove any connection between you and me, and you will be out of the road," said Wallingford. "I don't mind confessing that it's nearer an infraction of the law than I like, though, and hereafter I don't intend to come so close. It isn't necessary. But in this case there's nothing to fear. These lead-pipe artists are scared so stiff by their fall-down on the building-loan game that they'll take their medicine right here and now. They'll come to me before to-morrow night, now that I've got them to collect their money in a wad. They might even start work to-night."

He arose from the table in his private office and went to the door.

"Oh, Billy!" he called.

A sharp-looking young fellow with a pen behind his ear came from the other room.

"Billy, here's a hundred dollars for you," said Wallingford.

"Thank you," said Billy. "Who's to be tugged?"

"Nobody," replied Wallingford, laughing. "It's just a good-will gift. By the way, if Doc Turner or any of that crowd back there makes any advances to you to buy your share of stock, sell it to them, and you're a rank sucker if you take less than two hundred for it. Also tell them that you can get three other shares from the office force at the same price."

Billy, with great deliberation, took a pin from the lapel of his coat and pinned his hundred-dollar bill inside his inside vest pocket, then he winked prodigiously, and without another word withdrew.

"He's a smart kid," said Blackie.

VIII

IN THE old game of "pick or poe" one boy held out a pin, concealed between his fingers, and the other boy guessed whether the head or point was toward him. It was a great study in psychology. The boy who held the pin had to do as much guessing as the other one. Having held forward heads the first time, should he reverse the pin the second time, or repeat heads? In so far as one of the two boys correctly gauged the elaborateness of the other's mental process he was winner. At the age when he played this game Wallingford usually had all the pins in school. Now he was out-guessing the Doc Turner crowd. He had foreseen every step in their mental process. He had foreseen that they would start an opposition company; he had foreseen their extravagant belief in his "pull," knowing what he did of their previous experience, and he had foreseen that now they would offer to buy up the stock held by his office force, so as to secure control, before opening fresh negotiations for the stock he had offered them.

That very night Doc Turner called at the house of Billy Whipple to ask where he could get a good bird-dog, young Whipple being known as a gifted amateur in dogs. Billy, nothing loth, took Doc out to the kennel, where, by a fortunate coincidence, of which Mr. Turner had known nothing, of course, he happened to have a fine set of puppies. These Mr. Turner admired in a more or less perfunctory fashion.

"By the way, Billy," he by and by inquired, "how do you like your position?"

"Oh, so-so," replied Billy. "The job looks good to me. Wallingford has started a very successful business."

"How much does he pay you?"

Billy reflected. It was easy enough to let a lie slip off his tongue, but Turner had access to the books.

"Twenty-five dollars a week," he said.

"You owe a lot to Wallingford," observed Mr. Turner. "It's the best pay you ever drew."

"Yes, it is pretty good," admitted Billy; "but I don't owe Wallingford any more than I owe myself."

In the dark Mr. Turner slowly placed his palms together.

"You're a bright boy," said Mr. Turner. "Billy, I don't like to see a stranger come in here and gobble up the community's money. It ought to stay in the hands of home-folks. I'd like to get control of that business. If you'll sell me your share of stock I might be able to handle it, and if I can I'll advance your wages to thirty-five dollars a week."

"You're a far pleasanter man than Wallingford," said Billy amiably. "You're a smarter man, a better man, a handsomer man! When do we start on that thirty-five?"

"Very quickly, Billy, if you feel that way about it." And the friction of Mr. Turner's palms was perfectly audible. "Then I can have your share of stock?"

"Yes, and I'll guarantee to buy up three other shares in the office if you want them."

"Good!" exclaimed Turner, not having expected to accomplish so much of his object so easily. "The minute you lay me down those four shares I'll hand you four hundred dollars."

"Eight," Billy calmly corrected him. "Those shares are worth a hundred dollars apiece any place now. Mine's worth more than two hundred to me."

"Nonsense," protested the other. "Tell you what I'll do, though. I'll pay you two hundred dollars for your share and a hundred dollars apiece for the others."

"Two," insisted Billy. "We've talked it all over in the office, and we've agreed to pool our stock and stand out for two hundred apiece, if anybody wants it. As a matter of fact, I have all four shares in my possession at this moment," and he displayed the certificates, holding up his lantern so that Turner could see them.

The sight of the actual stock, which Billy had secured on a promise of a hundred and fifty dollars per share immediately after Wallingford's pointer, clinched the business.

IX

IT WAS scarcely as much a shock to Wallingford as the Turner crowd had expected it to be when those gentlemen, having purchased Wallingford's stock at his own price, sat in the new stockholders' meeting, at the reorganization upon which they had insisted, with five hundred and three shares, and he made but feeble protest when the five of them, voting themselves into the directorate, decided to put Mr. Wallingford on an extremely meagre salary as assistant manager, and Mr. Turner on a slightly larger salary as chief manager.

"There's no use of saying anything," he concluded philosophically. "You gentlemen have played a very clever game and I lose; that's all there is to it."

He thereupon took up the burden of the work and pushed through the matter of new memberships and of collections with a vigor and ability that could not but commend itself to his employers. The second week's collections were now coming in, and it was during the following week that a large hollow wheel with a handle and crank, mounted on an axle like a patent churn, was brought into the now vacated room of the defunct People's Co-operative Bond and Loan Company.

"What's this thing for?" asked Wallingford, inspecting it curiously.

"The drawing," whispered Doc Turner.

"What drawing?"

"The loans."

"You don't mean to say that you're going to conduct this as a lottery?" protested Wallingford, shocked and even distressed.

"Sh! Don't use that word," cautioned Turner. "Not even among ourselves. You might use it in the wrong place some time."

"Why not use the word?" Wallingford indignantly wanted to know. "That's what you're preparing to do! I told you in the first place that this was not by any means to be considered as a lottery; that it was not to have any of the features of a lottery. Moreover, I will not permit it to be conducted as a lottery!"

Doc Turner leaned against the side of the big wooden wheel and stared at Wallingford in consternation.

"What's the matter with you?" he demanded. "Have you gone crazy, or what?"

"Sane enough that I don't intend to be connected with a lottery! I have conscientious scruples about it."

"May I ask, then, how you propose to decide these so-called loans?" inquired Turner, with palm-rubbing agitation.

"Examine the records of the men who have made application," explained Wallingford; "find out their respective reputations for honesty, reliability and prompt payment, and place the different loans, according to that information, in as many different towns as possible."

Doc Turner gazed at him in scorn for a full minute.

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Boy Division

THE SATURDAY EVENING POST
PHILADELPHIA

"You're a — fool!" he declared. "Why, you yourself intended to conduct this as a secret society, and I had intended to have representatives from at least three of the lodges attend each drawing."

To this Wallingford made no reply, and Turner, to ease his mind, locked the door on the lottery-wheel and went in to open the mail. It always soothed him to take money from envelopes. A great many of the letters pertaining to the business of the company were addressed to Wallingford in person, and Turner slit open all such letters as a matter of course. Half-way down the pile he opened one, addressed to Wallingford, which made him gasp and re-read.

Dear Jim (read the letter): They have found out your new name and where you are, and unless you get out of town on the first train they'll arrest you sure. I don't need to remind you that they don't hold manslaughter as a light offense in Massachusetts.

Let me know your new name and address as soon as you have gotten safely away.

YOUR OLD PAL.

Doc Turner's own fingers were trembling as he passed this missive to Wallingford, whose expectant eyes had been furtively fixed upon the pile of letters for some time.

"Too bad, old man," said Turner, tremulously aghast. "Couldn't help reading it."

"My God!" exclaimed Wallingford most dramatically. "It has come at last, just as I had settled down to lead a quiet, decent, respectable life, with every prospect in my favor!" He sprang up and looked at his watch. "I'll have to move on again!" he dismaly declared; "and I suppose they'll chase me from one cover to another until they finally get me; but I'll never give up! Please see what's coming to me, Mr. Turner; you have the cash in the house to pay me, I know; and kindly get my stock certificates from the safe."

Slowly and thoughtfully Turner took from the safe Wallingford's four hundred and ninety-seven shares of stock, in four certificates of a hundred shares each, one of fifty and one of forty-seven. Wallingford hurried them into an envelope, sitting down to write the address upon it.

"What are you going to do with those?" asked Turner with a thoughtful frown.

"Send them to my friend in Boston and have him sell them for what he can get," replied Wallingford with a sigh. "If the purchasers send any one here to find out about the business, you'll, of course, give them every facility for investigation."

"To be sure; to be sure," returned Turner. "But, say —"

He paused a moment, and Wallingford, in the act of writing a hasty note to go with the stock certificates, paused, his pen poised above the paper.

"What is it?" he asked.

"You'll probably have to sell those shares at a sacrifice, Wallingford."

"I have no doubt," he admitted.

Doc Turner's palms rubbed out a slow decision while Wallingford scratched away at his letter.

"Um-m-m-m-m-m—I say!" began Turner gropingly. "Rather than have those shares fall into the hands of strangers we might possibly make you an offer for them ourselves. Wait till I see Squinch."

He saw Squinch, he saw Tom Fester, he telephoned to Adam Grout, and the four of them gathered in solemn conclave. The consensus of the meeting was that if they could secure Wallingford's shares at a low enough figure it was a good thing. Not one man among them but had regretted deeply the necessity of sharing any portion of the earnings of the company with Wallingford, or with one another, for that matter. Moreover, new stockholders might "raise a rumpus" about their methods of conducting the business, as Wallingford had started to do. Gravely they called Wallingford in.

"Wallingford," said Mr. Squinch, showing in his very tone his disrespect for a criminal, "Mr. Turner has acquainted us with the fact that you are compelled to leave us, and though we already have about as large a burden as we can conveniently carry, we're willing to allow you five thousand dollars for your stock."

"For four hundred and ninety-seven shares! Nearly fifty thousand dollars' worth!" gasped Wallingford, "and worth pay!"

"It is a debatable point," said Mr. Squinch, placing his finger-tips together, and speaking with cold severity, "as to

whether that stock is worth par or not at the present moment. I should say that it is not, particularly the stock that you hold."

"Even at a sacrifice," insisted Wallingford, "my friend ought to be able to get fifty dollars a share for me."

"You must remember, Mr. Wallingford," returned the severe voice, "that you are not as free to negotiate as you seemed to be an hour or so ago. In a word, you are a fugitive from justice, and I don't know, myself, but what our duty, anyhow, would be to give you up."

Not one man there but would have done it if it had been to their advantage.

"You wouldn't do that!" pleaded Wallingford, most piteously indeed. "Why, gentlemen, the mere fact that I am in life-and-death need of every cent I can get ought to make you more liberal with me; particularly in view of the fact that I made this business, that I built it up, and that all its profits that you are to reap are due to me. Why, at twenty thousand the stock would be a fine bargain."

This they thoroughly believed—but business is business!

"Utterly impossible," said Mr. Squinch. The slyly rubbing palms of Mr. Turner, the down-shot lines of Adam Grout's face, the compressed lips of Tom Fester, all affirmed Mr. Squinch's decided negative.

"Give me fifteen," pleaded Wallingford. "Twelve—ten."

They would not. To each of these proposals they shook emphatic heads.

"Very well," said Wallingford, and quietly wrote an address on the envelope containing his certificates. He tossed the envelope on the postal scales, sealed it, took stamps from his drawer and pasted them on. "Then, gentlemen, good-day."

"Wait a minute," hastily protested Mr. Squinch. "Gentlemen, suppose we confer a minute."

Heads bent together, they conferred.

"We'll give you eight thousand dollars," said Squinch as a result of the conference. "We'll go right down and draw it out of the bank in cash and give it to you."

There was not a trace of hesitation in Wallingford.

"I've made my lowest offer," he said. "Ten thousand or I'll drop these in the mail box."

They were quite certain that Wallingford meant business, as indeed he did. He had addressed the envelope to Blackie Daw and he was quite sure that he could make the shares worth at least ten thousand.

Once more they conferred.

"All right," agreed Mr. Squinch reluctantly. "We'll do it—out of charity."

"I don't care what it's out of, so long as I get the money," said Wallingford.

In New York, where Wallingford met Blackie Daw by appointment, the latter was eager to know the details.

"The letter did the business, I suppose, eh, Wallingford?"

"Fine and dandy," assented Wallingford. "A great piece of work, and timed to the hour. I saw the envelope in that batch of mail before I made my play."

"Manslaughter!" shrieked Blackie by and by. "On the level, J. Rufus, did you ever kill anything bigger than a mosquito?"

"I don't know. I think I made quite a sizable killing down in Doc Turner's little old town," he said complacently.

"I don't think so," disputed Blackie thoughtfully. "I may be a cheese-head, but I don't see why you sold your stock, anyhow. Seems to me you had a good graft there. Why didn't you hold on to it? It was a money-maker."

"No," denied Wallingford with decision. "It's an illegal business, Blackie, and I won't have anything to do with an illegal business. The first thing you know that lottery will be in trouble with the Federal Government, and I'm on record as never having conducted any part of it after it became a lottery. Another thing, in less than a year that bunch of crooks will be figuring on how to land the capital prize for themselves under cover. No, Blackie, a quick turn and legal safety for mine, every time. It pays better. Why, I clean up thirty thousand dollars net profit on this in three months! Isn't that good pay?"

"It makes a crook look like a fool," admitted Blackie Daw.

Editor's Note—This is the third of a series of six stories relating to the early adventures of J. Rufus Wallingford. The next story will be printed in an early issue.

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Fruit Culture has all the attractions of outdoor country life, but none of the hard work incident to dairy or grain farming. It is pleasant and profitable. An orchard will produce from \$200 to \$1000 per acre.

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THE KING OF DIAMONDS

(Continued from Page 13)

For a time it rested there, with folded pinions, in a din of clanging hammers; and a workman far out on a delicately-balanced beam of steel paused in his labors to regard the bird with friendly eyes. The pigeon returned the gaze unafraid.

"Well, old chap, if I had as little trouble getting up here and down again as you do I wouldn't mind the job," the workman remarked cheerfully.

The pigeon cooed an answer. The steel worker extended a caressing hand, whereupon the bird rose swiftly, surely, with white wings widely stretched, circled once over the vast steel structure, then darted away to the north. The workman watched the snow-white speck until it was lost against the blue sky, then returned to his labors.

Some ten minutes later Mr. E. van Cortlandt Wynne, sitting at a desk in his Thirty-seventh Street house, was aroused from his meditations by the gentle tinkle of bell. He glanced up, arose, and went up the three flights of stairs to the roof. Half a dozen birds rose and fluttered around him as he opened the trap; one door in their cote at the rear of the building was closed. Mr. Wynne opened this door, reached in and detached a strip of tissue-paper from the leg of a snow-white pigeon. He unfolded it eagerly; on it was written:

"SAFE. I LOVE YOU."

D."

Mr. Gustave Schultze dropped in to see Mr. Latham after luncheon, and listened with puckered brows to a recital of the substance of the detective's preliminary report, made the afternoon before.

"Mr. Birnes left here rather abruptly," Mr. Latham explained in conclusion, "saying he would see me again, either last night or to-day. He has not appeared yet, and it may be that when he comes he will be able to add materially to what we now know."

The huge German sat for a time with vacant eyes.

"Der great question, Laadham," he observed at last, gravely, "iss vere does Vynne ged dem."

"I know that—I know it," said Mr. Latham impatiently. "That is the very question we are trying to solve."

"Und if ve don't solve him, Laadham, ve'll haft to do vatever as he says," Mr. Schultze continued slowly. "Und ve may haft to do vatever as he says, anyhow."

"Put one hundred million dollars into diamonds in one year—just the five of us?" demanded the other. "It's utterly preposterous."

"Id iss brebsterous," the German agreed readily; "but das iss no argument." He was silent for a little while. "Vere does he ged dem? Vere does he ged dem?" he repeated thoughtfully. "Do you believe, Laadham, it would be possible to smuggle in twenty, d'irty, ein hundred million dollars of diamonds?"

"Certainly not," was the reply.

"Den, if dey were nod smuggled in, dey are somewhere on der records of der Custom-House, ain'd id?"

Mr. Latham snapped his fingers with a sudden realization of this possibility.

"Schultze, I believe that is our clew," he exclaimed keenly. "Certainly they would have been listed by the Customs department; and come to think of it, the tariff on them would have been enormous, so enormous that—that—" and he lost the hopeful tone—"so enormous that we must have heard of it when it became a matter of public record."

"Yah," Mr. Schultze agreed. "Diamonds like dose dupligrades of der Kohinoor, der Orloff und der Regent could never have passed through der Custom-House, Laadham, mitoud attracting attention, so?"

Mr. Latham acquiesced by a nod of his head; Mr. Schultze sat regarding him through half-closed eyelids.

"Und if dey are nod on der Custom-House records," he continued slowly, "und dey are nod smuggled in, den, Laadham, den—Mein Gott, man, don'd you zee?"

"See what?"

"Den dey are produced in dis country!"

For a minute or so Mr. Latham sat perfectly still, gazing into the other's eyes. First he was startled, then this gave way to incredulity, and at last he shook his head.

"No," he said flatly. "No."

"Laadham, ve Amerigans produce anyding," the German went on patiently. "In

eighteen hundred und forty-eight we didn't know California vas full of gold; und so late as eighteen hundred und ninety-four we didn't know der Klondike vas full of gold. Der greatest diamond fields ve know now are in Africa, bud in eighteen hundred und sixty-six ve didn't know id! Dere iss no reason ve should nod produce diamonds."

"But, look here, Schultze," Mr. Latham expostulated, "it's—it's unheard of."

"So vas der Mizzissippi River until id vas discovered," the German argued complacently. "You are a diamond dealer, Laadham, bud you don't know much aboud dem from where dey come at. Iss Czenki here? Send for him. He knows more aboud diamonds as any man vat ever lived."

Mr. Latham went to the door and sent an office boy for Mr. Czenki. A few minutes later the expert appeared. There was mute inquiry in the beady, black eyes as he entered, and a nod of recognition for Mr. Schultze.

"Sid down, Mr. Czenki," the German invited. "Sid down und draw a long breath, und den dell Mr. Laadham here someding aboud diamonds."

"What is it, please?" Mr. Czenki asked of Mr. Latham.

"Mr. Czenki, have you any very definite idea as to where those diamonds came from?" asked Mr. Latham.

"No," was the unhesitating response.

"Is it possible that they might have been found in the—in the United States?" Mr. Latham went on.

"Certainly. They might have been found anywhere."

"As a matter of fact, were any diamonds ever found in the United States?"

"Yes, frequently. One very large diamond was found in 1855 at Manchester, across the James River from Richmond, Virginia. It weighed twenty-four carats when cut, and is the largest, I believe, ever found in this country."

Mr. Latham seemed surprised.

"Why, you astonish me," he remarked.

"Vait a minute und he'll astonish you some more," Mr. Schultze put in confidently. "Vere else in der United States haf diamonds been found, Czenki?"

"In California, in North Carolina and in Hall County, Georgia," replied the expert readily. "There is good ground for the belief that the stone found at Richmond had been washed down from the mountains farther in the interior, and, if this is true, there is a substantial basis for the scientific hypothesis that diamond fields lie somewhere in the Appalachian Range, because the diamonds found in both North Carolina and Georgia were adjacent to these mountains." He paused a moment. "This is all a matter of record."

His employer was leaning forward in his chair, gripping the arms fiercely as he stared at him.

"Do you believe it possible, Mr. Czenki," he asked deliberately, "that Mr. Wynne has found these diamond fields?"

The expert shrugged his slender shoulders.

"It is possible, of course," he replied. "From time to time great sums of money have been spent in searching for them, so—" He waved his hand and was silent.

"Zo you zee, Laadham," Mr. Schultze interpolated, "ve don't know anyding much. Ve know der African fields, und der Australian fields, und der Brazilian fields, und der fields in India, bud ve don't know if new fields haf been found. By der time you haf lived so long as me you won't know any more as I do."

There was a silence for a long time. Mr. Czenki sat with impassive face, and his hands at rest on the arms of the chair. At last he spoke:

"If you'll pardon me, Mr. Latham, I may suggest another possibility."

"Vas iss?" demanded Mr. Schultze quickly.

"Did you ever hear of the French scientist, Charles Friedel?" Mr. Czenki asked, addressing Mr. Latham.

"Never, no."

"Well, this idea has occurred to me. Some years ago he discovered two or three small diamonds in a meteor. We may safely assume, from the fact that there were diamonds in one meteor, that there may be diamonds in other meteors, by a dozen of his men to find a trace of the woman from the time she climbed the

The German importer anticipated his line of thought, and arose with a guttural burst of Teutonic expletives.

"Therefore," the expert went on steadily, "is it not possible that Mr. Wynne has stumbled upon a huge deposit of diamonds in some meteoric substance in this country? A meteor may have fallen anywhere, of course, and it may have been only two months ago, or it may have been two thousand years ago. It may even be buried in his cellar."

The huge German nodded his head vigorously, with sparkling eyes.

"It seems extremely probable that if diamond fields had been discovered in the Appalachian Range, Mr. Czenki went on, "it would have become public in spite of every effort to prevent it; whereas, it is possible that a meteor containing diamonds might have been hidden away easily; and, also, the production of diamonds from such a source in this country would not make it necessary for the diamonds to pass through the Custom-House. Is it clear, sir?"

"Why, it's absurd, fantastic, chimerical!" Mr. Latham burst out irritably. "It's ridiculous to consider such a thing."

"I beg your pardon," Mr. Czenki apologized. "It is only a conjecture, of course. I may add that I don't believe that three stones of the size of the replicas which Mr. Wynne produced here could have been found anywhere in the world and brought in here—smuggled in or in the usual way—and the secret held against the thousands of men who daily watch the diamond fields and market. It would not be difficult, however, if one man alone knew the source of the stones, to keep it from the world at large. I beg your pardon," he added.

He arose as if to go. Mr. Schultze brought a heavy hand down on the slim shoulder of the expert, and turned to Mr. Latham.

"Laadham, you are listening to der man who knows more as all of us pud in a crowd," he declared. "Mein Gott, I do believe he's righd!"

Mr. Latham was a cold, unimaginative man of business; he hadn't even believed in fairies when he was a boy. This was child-talk; he permitted himself to express his opinion by a jerk of his head, and was silent. Diamonds like those out of meteors!

Bosh!

There was a rap on the door, and a clerk thrust his head in.

"Mr. Birnes to see you, sir," he announced.

"Show him in," directed Mr. Latham. "Sit down, both of you, and let's see what he has to say."

There was an odd expression of hope deferred on the detective's face when he entered. He glanced inquiringly at Mr. Schultze and Mr. Czenki, whereupon Mr. Latham introduced them.

"You may talk freely," he added. "We are all interested alike."

The detective crossed his legs and balanced his hat carefully on one knee, the while he favored Mr. Czenki with a sharp scrutiny. There was that in the thin, scarred face and in the beady, black eyes which inevitably drew the attention of a stranger, and half a dozen times as he talked Mr. Birnes glanced at the expert.

He retold the story of the cab ride up Fifth Avenue, and the car trip back downtown—omitting embarrassing details such as the finding of two notes addressed to himself—dwelt moment upon the empty gripsack which Mr. Wynne carried on the car, and then:

"When you told me, Mr. Latham, that the gripsack had contained diamonds when Mr. Wynne left here I knew instantly how he got rid of them. He transferred them to some person in the cab, in accordance with a carefully prearranged plan. That person was a woman!"

"A woman?" Mr. Latham repeated, as if startled.

"Dere iss always wimmins in id," remarked Mr. Schultze philosophically. "Go on."

Mr. Birnes was not at all backward about detailing the persistence and skill it had required on his part to establish this fact; and he went on at length to acquaint them with the search that had been made by a dozen of his men to find a trace of the woman from the time she climbed the

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elevated stairs at Fifty-eighth Street. He admitted that the quest for her had thus far been fruitless, assuring them at the same time that it would go steadily on for the present at least.

"And now, Mr. Latham," he went on, and inadvertently he glanced at Mr. Czenki, "I have been hampered, of course, by the fact that you have not taken me completely into your confidence in this matter. I mean," he added hastily, "that beyond a mere hint of their value I know nothing whatever about the diamonds which Mr. Wynne had in the gripsack. I gathered, however, that they were worth a large sum of money—perhaps, even a million dollars?"

"Yah, a million dollars ad least," remarked Mr. Schultze grimly.

"Thank you," and the detective smiled shrewdly. "Your instructions were to find where he got them. If there had been a theft of a million dollars' worth of diamonds anywhere in this world, I would have known it; so I took steps to examine the Custom-House records of this and other cities to see if there had been an unusual shipment to Mr. Wynne, or to any one else outside of the diamond dealers, thinking this might give me a clew."

"And what was the result?" demanded Mr. Latham quickly.

"My agents have covered all the Atlantic ports and they did not come in through the Custom-House," replied Mr. Birnes. "I have not heard from the Western agents as yet, but my opinion is—that they were perhaps smuggled in. Smuggling, after all, is simple with the thousands of miles of unguarded coasts of this country. I don't know this, of course; I advance it merely as a possibility."

Mr. Latham turned to Mr. Schultze and Mr. Czenki with a triumphant smile. Diamonds in meteor! Tommymot!

"Of course," the detective resumed, "the whole investigation centres about this man Wynne. He has been under the eyes of my agents as no other man ever was, and in spite of this has been able to keep in correspondence with his accomplices. And, gentlemen, he has done it not through the mails, not over the telephone, not by telegraph, and yet he has done it."

"By wireless, perhaps?" suggested Mr. Czenki. It was the first time he had spoken, and the detective took occasion then and there to stare at him frankly.

"And not by wireless," he said at last. "He sends and receives messages from the roof of his house in Thirty-seventh Street by homing pigeons!"

"Some more fandastics, eh, Laadham?" Mr. Schultze taunted. "Some more chimericals?"

"I demonstrated this much by the close watch I have kept of Mr. Wynne," the detective went on, there being no response to his questioning look at Mr. Schultze. "One of my agents, stationed on the roof of the house adjoining Mr. Wynne's" (it was the maid-servant next door) "has, on at least one occasion, seen him remove a tissue-paper strip from a carrier pigeon's leg and read what was written on it, after which he kissed it, gentlemen, kissed it; then he destroyed it. What did it mean? It means that that particular message was from the girl to whom he transferred the diamonds in the cab, and that he is madly in love with her."

"Oh, dese wimmins! I dell you!" commented Mr. Schultze.

There was a little pause, then Mr. Birnes continued impressively:

"This correspondence is of no consequence in itself, of course. But it gives us this: Carrier pigeons will only fly home, so if Mr. Wynne received a message by pigeon it means that at some time within a week, say, he has shipped that pigeon and perhaps others from the house in Thirty-seventh Street to that person who sent him the message. If he sends messages to that person it means that he has received a pigeon or pigeons from that person within a week. And how were these pigeons shipped? In all probability, by express. So, gentlemen, you see there

ought to be a record in the express offices, which would give us the home town, even the name and address, of the person who now has the diamonds in his or her keeping. Is that clear to all of you?"

"It is perfectly clear," commented Mr. Latham admiringly.

"And that is the clew we are working on at the moment," the detective added. "Three of my men are now searching the records of all the express companies in the city—and there are a great many—for the pigeon shipments. If, as seems probable, this clew develops it may be that we can place our hands on the diamonds within a few days."

"I don'd d'ink I could yust blace my hands on dem," Mr. Schultze advised. "Dey are hi diamonds, you know, und your hands might ged in drouble."

"I mean figuratively, of course," the detective amended.

He stopped and drummed on his stiff hat with his fingers. Again he glanced at the impassive face of Mr. Czenki with keen, questioning eyes; and for one bare instant it seemed as if he were trying to bring his memory to his aid.

"I've found out all about this man Wynne," he supplemented after a moment, "but nothing in his record seems to have any bearing on this case. He is an orphan. His mother was a Van Cortlandt of old Dutch stock, and his father was a merchant downtown. He left a few thousands to the son, and the son is now in business for himself with an office in lower Broad Street. He is an importer of brown sugar."

"Brown sugar?" queried Mr. Czenki quickly, and the thin, scarred face reflected for a second some subtle emotion within him. "Brown sugar!" he repeated.

"Yes," drawled the detective, with an unpleasant stare, "brown sugar. He imports it from Cuba and Porto Rico and Brazil by the shipload, I understand, and makes a good thing of it."

A quick pallor overspread Mr. Czenki's countenance, and he arose with his fingers working nervously. His beady eyes were glittering; his lips were pressed together until they were bloodless.

"Vas iss?" demanded Mr. Schultze curiously.

"My God, gentlemen, don't you see?" the expert burst out violently. "Don't you see what this man has done? He has—he has ——"

Suddenly, by a supreme effort, he regained control of himself, and resumed his seat.

"He has—what?" asked Mr. Latham.

For half a minute Mr. Czenki stared at his employer; and slowly, slowly his face grew impassive again.

"I beg your pardon," he said quietly. "Mr. Wynne is a heavy importer of sugar from Brazil. Isn't it possible that those are Brazilian diamonds? That new workings have been discovered somewhere in the interior? That he has smuggled them in concealed in the sugar-bags, right into New York, under the noses of the customs officials? I beg your pardon," he concluded.

Late in the afternoon of the following day a drunken man, unshaven, unkempt, unclean and clothed in rags, lurched into a small pawnshop in the lower Bowery and plunked down on the dirty counter a hand full of inert, colorless pebbles, ranging in size from a pea to a peanut.

"Say, Jew, is them real diamonds?" he demanded thickly.

The man in charge glanced at them and nearly fainted. Ten minutes later Red Haney, knight of the road, was placed under arrest as a suspicious character. Uncut diamonds, valued roughly at \$50,000, were found in his possession.

"Where did you get them?" demanded the amazed police.

"Found 'em."

"Where did you find them?"

"None o' your business."

And that was all they were able to get out of him at the moment.

(TO BE CONTINUED)

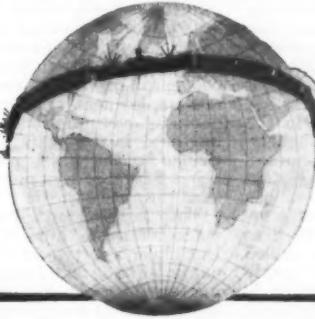


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THE GREAT TARIFF LIE

(Concluded from Page 4)

Wool clothing pays the high duty of 44 cents a pound plus 60 per cent. ad valorem. You have read of the sweatshops in New York and Chicago where clothing is made. Why didn't the tariff protect that sweatshop labor? Of course, the tariff had nothing to do with it. The labor received bread-line pay because it was unorganized and its efficiency was low. In North Atlantic cities a male hosiery knitter (protected) gets 20 cents an hour and a union teamster (unprotected save by his union and his good right arm) gets 30 cents.

There is a duty on cotton cloth running from 1 to 8 cents a yard and from 25 to 60 per cent. ad valorem. Cotton-carding machine operatives receive in the North 14 cents an hour; in the South, 10 cents; spinners, in the North, 13 cents; in the South, 9 cents; weavers, 19 cents in the North and 13 cents in the South. These wages are substantially higher than in 1897, yet hardly represent perfect flower of prosperity. And in the dyeing, finishing and printing of textiles, wages, according to the Bureau of Labor, advanced as follows from the passage of the Dingley law to 1907: Color mixers, 16 per cent.; dyers, 13 per cent.; engravers, 6 per cent., while printers' wages have declined a trifle. In this field it seems to have taken protection about ten years to get around to the workman. It did not take it so long to operate upon the cost of his living.

Averages deduced by the Bureau of Labor from examination of the pay-rolls of 4034 leading establishments in the principal manufacturing industries of the United States show that full-time weekly earnings per employee advanced a little over 23 per cent. from 1897 to 1907. About half the total expenditure in a typical workman's family is for food. Taking the mean food consumption in 2567 workmen's families, the Bureau finds that the cost of the dietary articles so consumed advanced, from 1897 to 1907, just a little more than the average full-time weekly earnings. In short, the food-purchasing power of a week's earnings was slightly less in 1907 than in 1897.

On this subject of the advance in wages from 1897 to 1907 the variations shown in the Bureau's reports are highly interesting. For example, bricklayers' wages advanced 41 per cent.; wages of common laborers in brickyards, 28; carpenters, 51; laborers in the building trades, 29; structural iron workers, 80; candy-makers, 10; cabinet-makers in car shops, 30; common laborers in the same shops, 13; gatherers in glass factories, 74; laborers in same factories, 26; marble carvers, 23; laborers in the same shops, 13; back-skinners in slaughter-houses, 36; laborers in slaughter-houses, 14. These reports cover only a certain number of typical establishments—about four thousand—in the larger manufacturing centres; and in the reports themselves are found instances where the less skilled labor has advanced more than the highly skilled. One cannot lay down an absolutely hard-and-fast rule. But it certainly looks as though the biggest advance rather inclined toward the strongest organization.

Undoubtedly, relatively very many more workmen received a full week's pay in 1906 and the fore part of 1907 than in 1897. But in ten years farm values of cereal and cotton crops and of farm animals (all practically unprotected) increased more than a hundred per cent., or over four billion dollars. That fact might claim a humble share in accounting for the increased consumptive power of the home market and the consequent fuller employment of industrial labor.

This unprotected farm production, meeting the competition of the world on an even footing and paying the freight, supplies exports amounting to nearly a thousand millions a year. We export more goods than any other nation and we could scarcely do that unless, finally, we had the cheapest labor. For, generally speaking, the cost of an article is the sum of the cost of all the labor that went to produce it. If we can sell dressed beef in London and ham in Berlin, it is because the labor involved in raising the animal, transporting it to market, slaughtering it, preparing the meat and carrying that abroad is no greater than the labor involved in getting the English and German meat to the same selling point. If our labor all along the line is better paid, the quantity must be less—the labor-efficiency higher. There is, in this

view, nothing in "natural resources." They mean simply that the article can be produced with less labor. So our exports of nearly two billion dollars a year tell a story of cheap labor—not of low-priced labor, but of low labor-cost—that might puzzle a protectionist if he had a puzzleable mind. England's exports are not so large as ours, but consist to a greater extent of manufactures, which, again, means a low labor-cost.

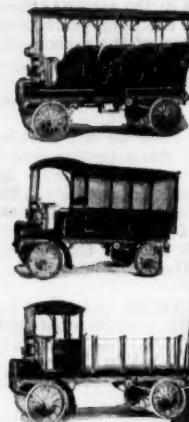
Mr. Chamberlain, with an enthusiasm worthy of Pennsylvania, endeavored to show that the hope of the British workman lay in a retreat to protection. But the election returns indicated a quite different opinion on the part of the workman himself. What use had he for protection when his labor—although the highest paid—was already the cheapest in Europe, as England's supremacy in the export of manufactures showed?

Specific comparisons in several lines have shown that our labor-cost is lower than England's. But the unchallenged fact that we use machinery more largely and more skillfully than any other country is conclusive. Indeed, we sell machinery of the highest labor-saving use in England itself: and to the world a hundred million dollars' worth a year of clever Yankee contrivances for reducing labor-cost—mowers and reapers, electrical apparatus, cash registers, printing presses, sewing machines, metal-working appliances, every one of which enables some foreign pauper labor to heighten its efficiency, and so to get a little nearer to the really cheap labor basis of the United States.

High tariff, in fact, ought to be investigated by the Society for Psychical Research, not by economists. Its claims are purely miraculous. Mere reason cannot see how import duties can protect labor that is already the cheapest in the world, nor how protecting steel mills that employ 290,000 hands can make high wages for 600,000 carpenters, 300,000 butchers and blacksmiths and ten million workers in agriculture. The claim that high duties give increased employment to labor looks even more like a materialization of Little Bright Eyes. It may really be the reembodied spirit of an artless Indian maiden; but whenever the light is turned up all you can see is an obese trust scrambling back into the cabinet. High tariff makes high prices. Otherwise what earthly good would it be to anybody? So the argument comes to this: that if you make prices higher people will buy a lot more, thereby insuring full employment of industrial labor; the domestic consumption of iron and steel increased in ten years threefold, because, thanks to the tariff, people had to pay about fifty per cent. more for the goods than they were worth.

They say the tariff preserves the home market for the product of home labor. But under a forty-and-odd per cent. tariff our imports of manufactures have steadily increased. Since the Dingley law went into effect total imports have risen from six hundred million to twelve hundred million dollars a year. One-quarter of the total is in finished manufactures ready for consumption. That ratio has held pretty steadily since the law was passed, and while exports of manufactures ready for consumption have increased a hundred per cent., imports of finished manufactures have also risen hundred per cent. In the shape of "manufactures ready for consumption" and "manufactures for further use in manufacturing" the product of pauper labor still comes in to the extent of four hundred million or more yearly. It becomes untainted from the manufacturer's point of view by having to pay a very high duty; but that does not help it from the point of view of employment of American labor. The labor-cost is 18 per cent. The tariff is 42 per cent. Where does the benefit to labor come in? Not, surely, in an advance in ten years of 30 per cent. in the wholesale price of men's brogans, 30 percent. in cotton flannel, 42 per cent. in cotton-and-wool blankets, 43 per cent. in brown drillings, 161 per cent. in steel door-knobs, 119 per cent. in common mortise locks, 33 per cent. in fence nails, 91 per cent. in hemlock lumber, 81 per cent. in white pine boards, 43 per cent. in kitchen chairs.

Editor's Note—Mr. Charles Heber Clark, the well-known author, editor and publicist, will present the arguments for a high protective tariff in an early number.

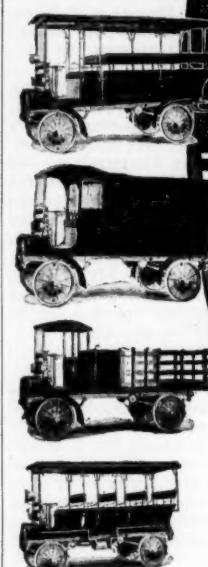


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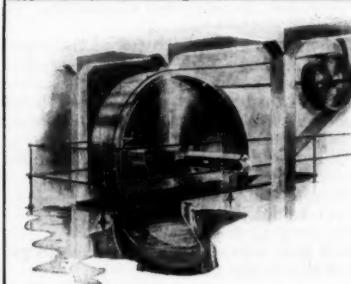
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